

Figure 1. System Overview

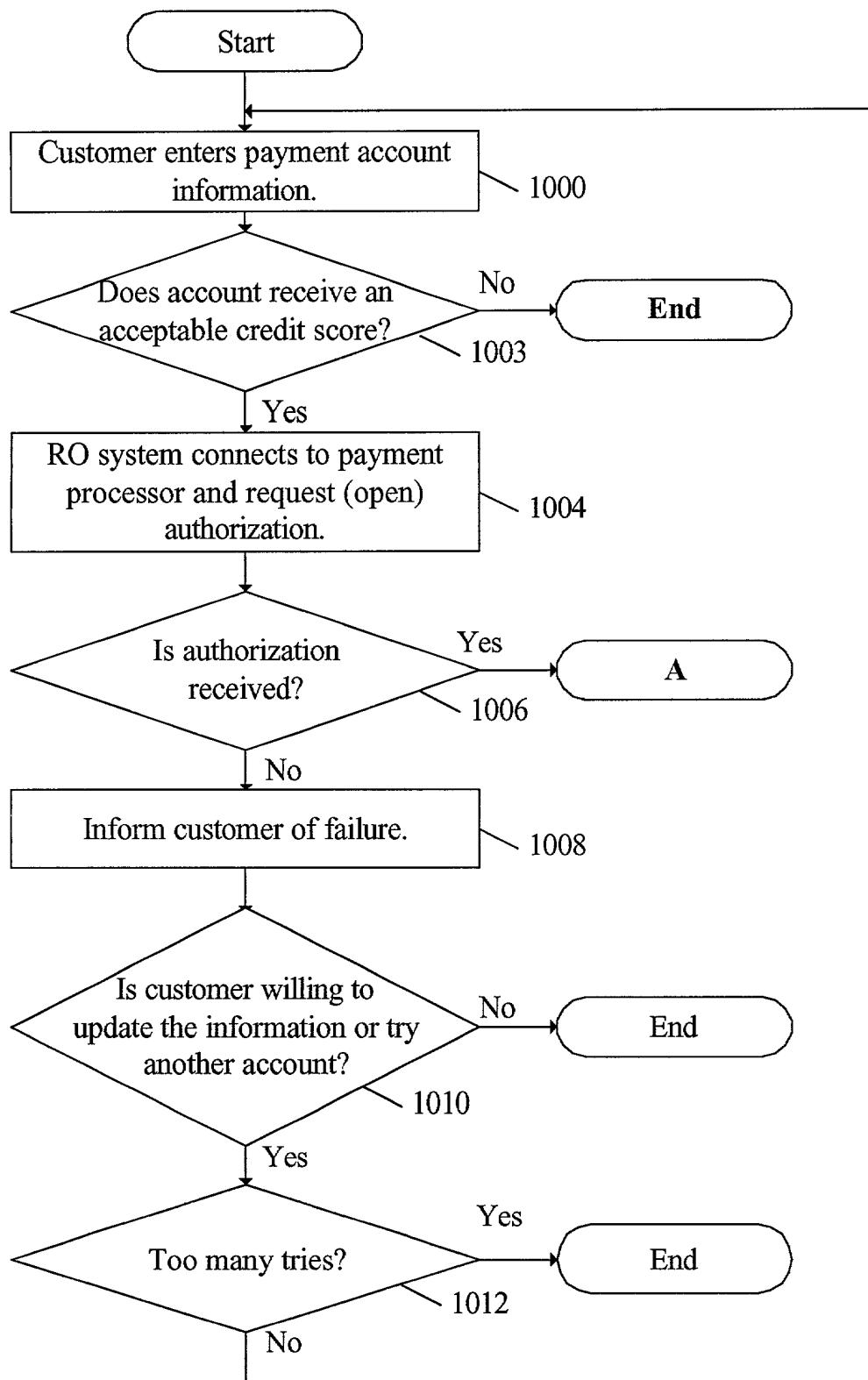


Figure 2 A. Electronic Account Creation

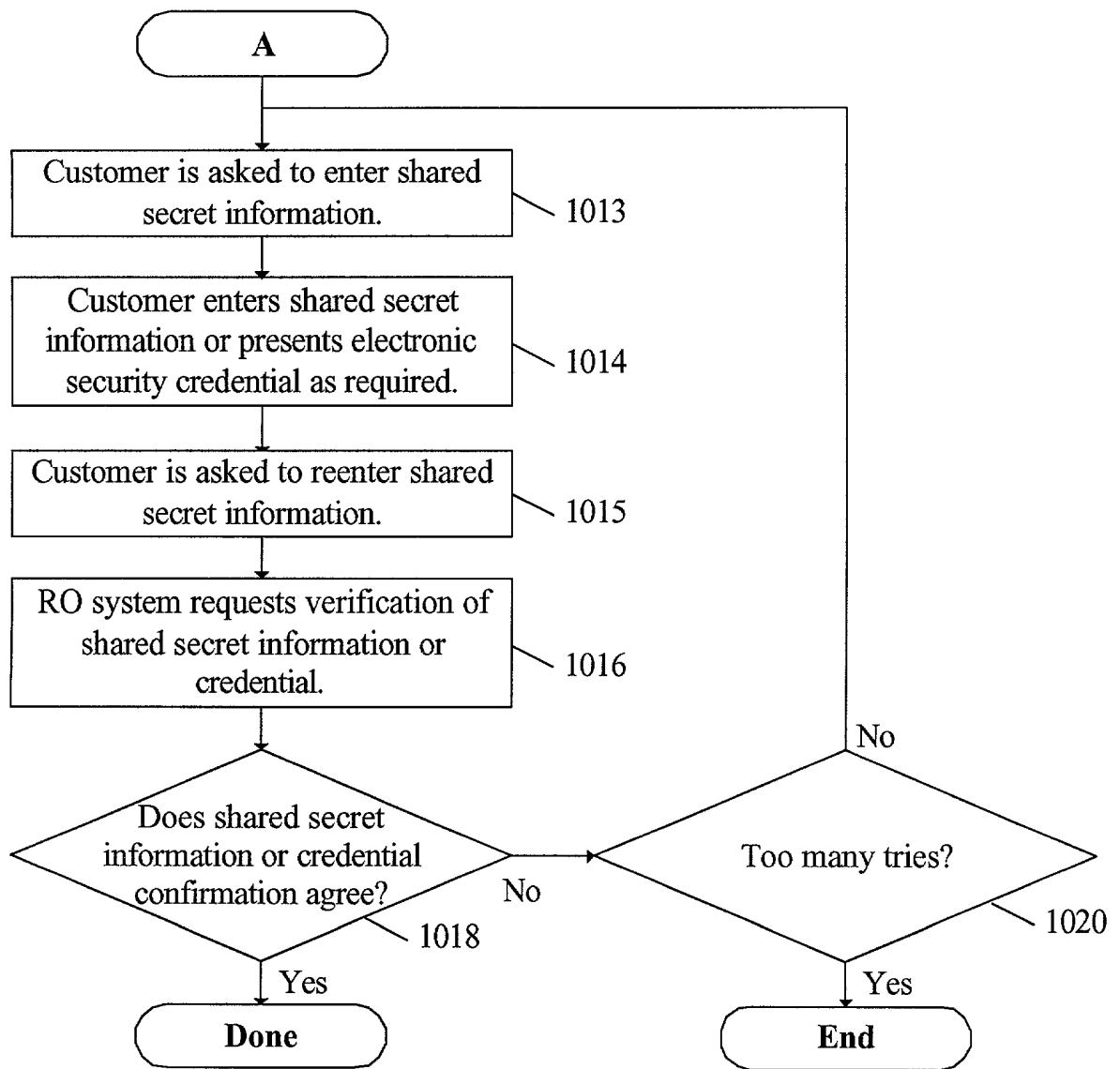


Figure 2 B. Electronic Account Creation

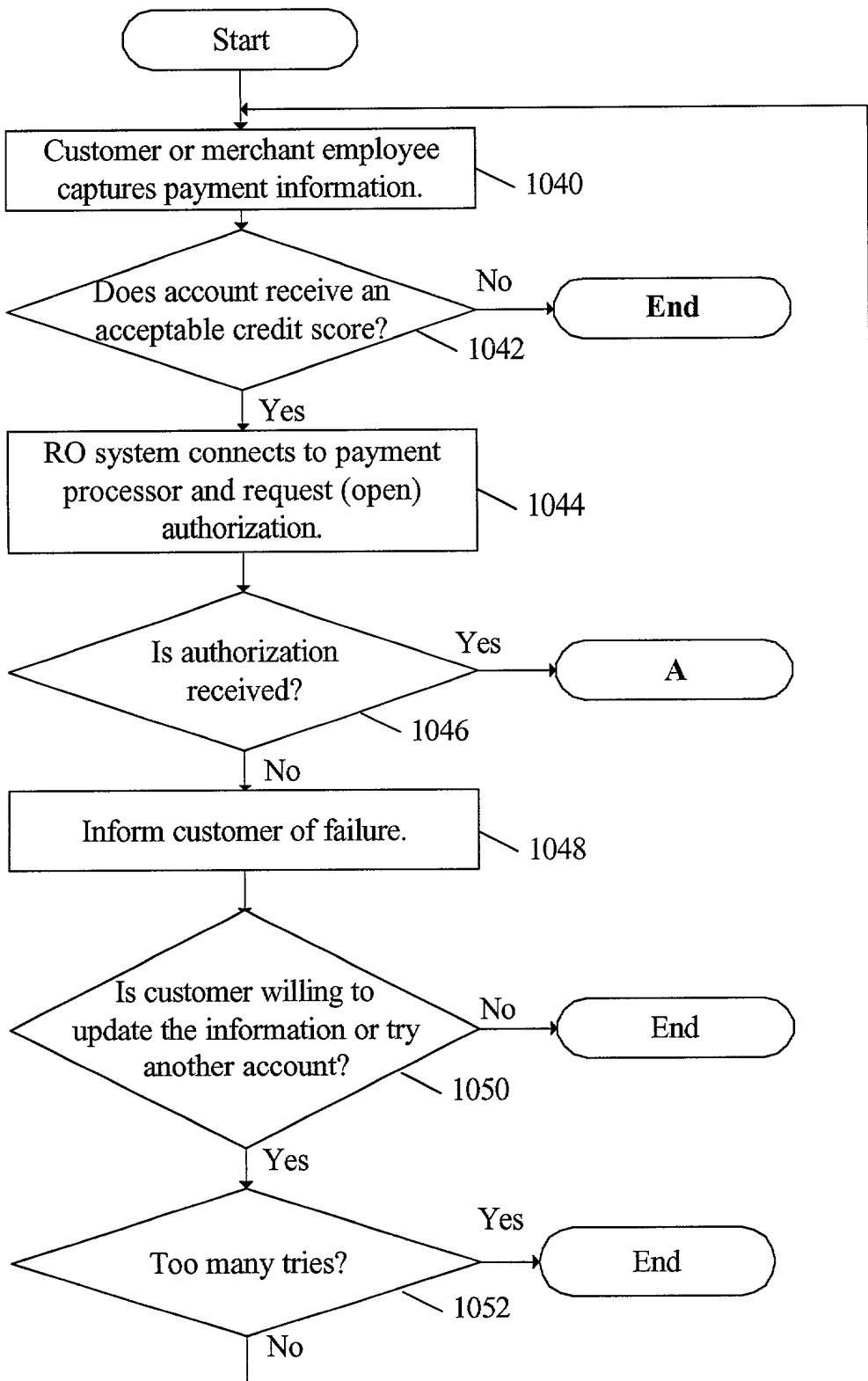


Figure 3 A. In Store Account Creation

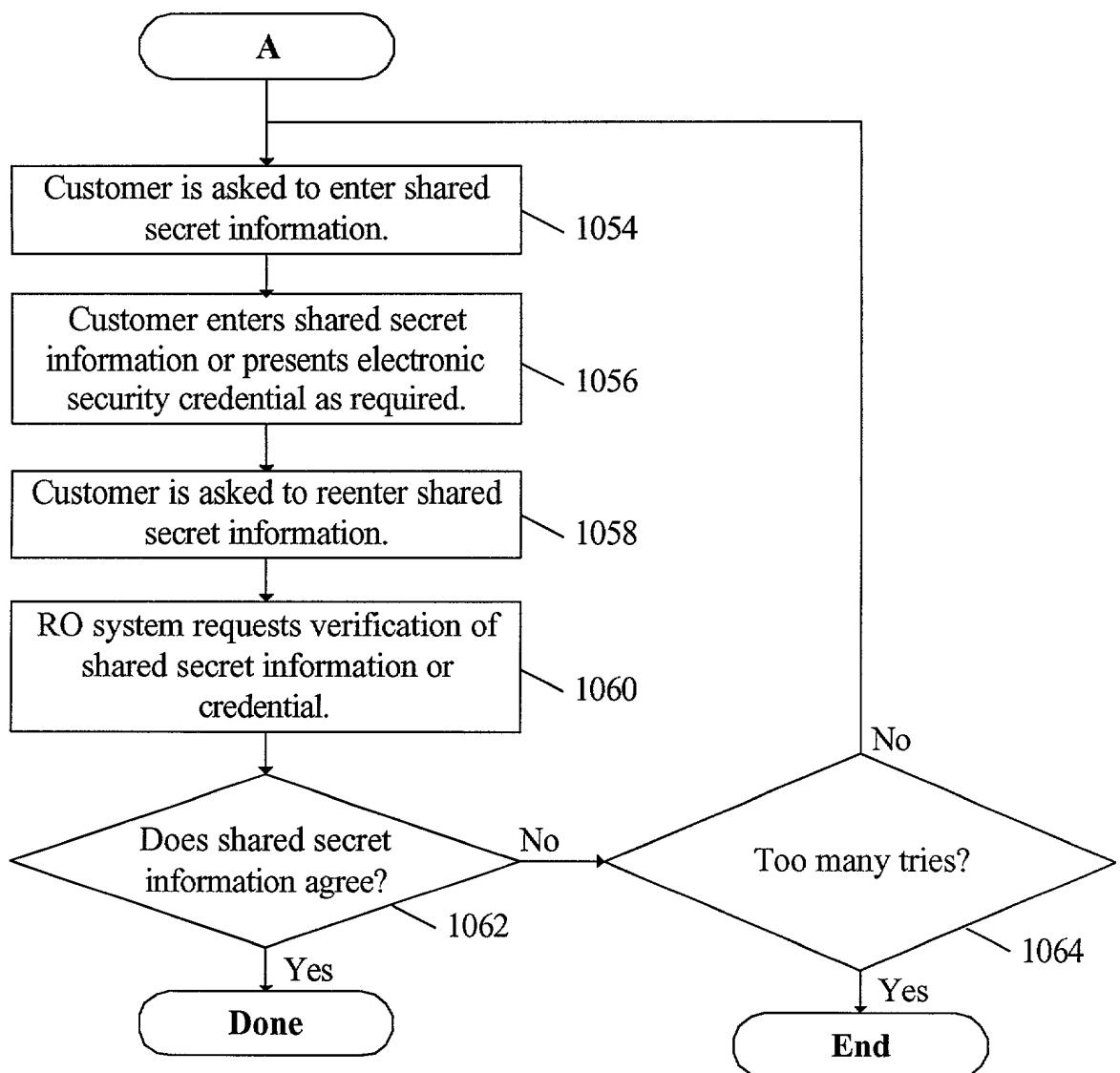


Figure 3 B. In Store Account Creation

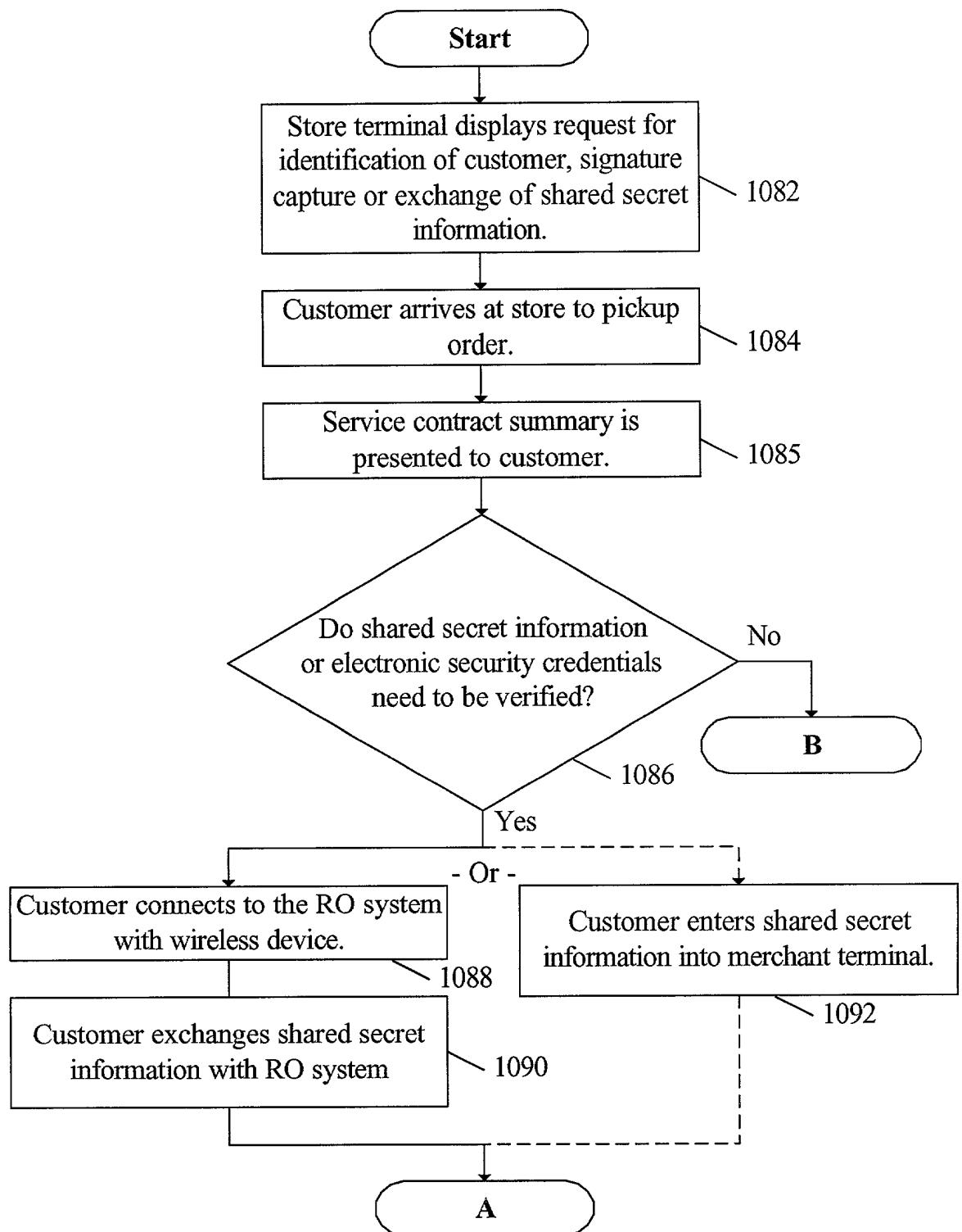


Figure 4 A. Account Activation

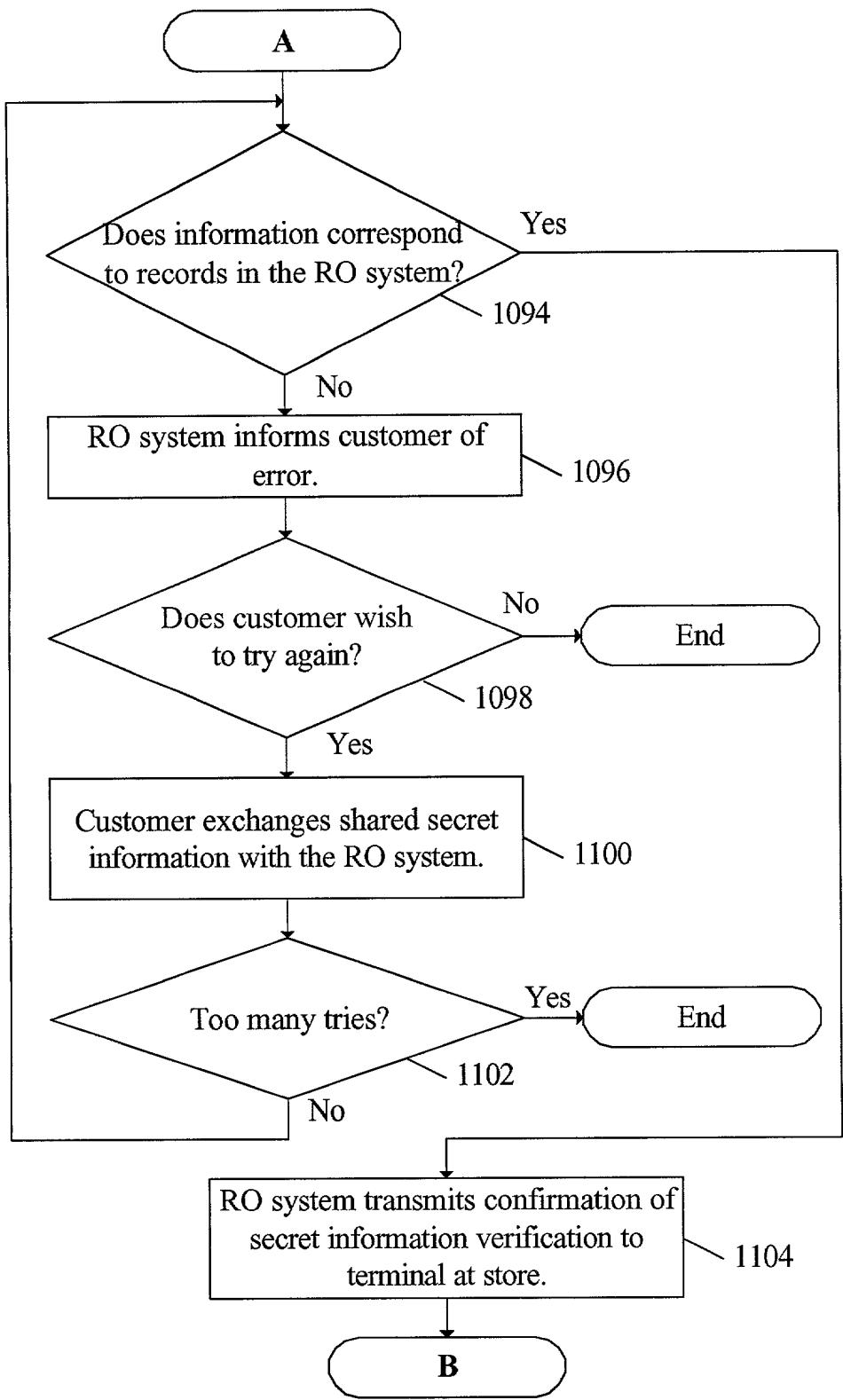


Figure 4 B. Account Activation

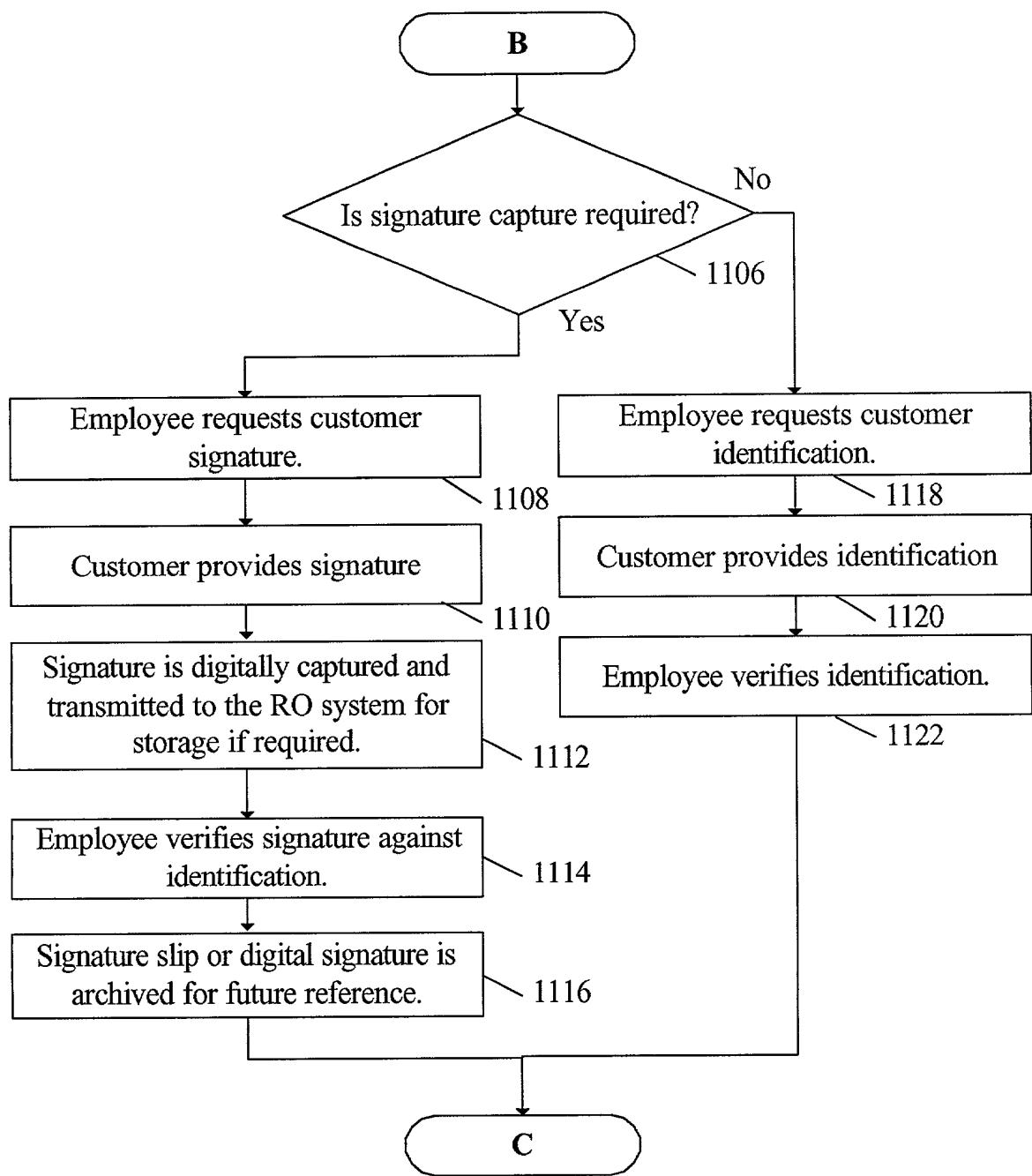


Figure 4 C. Account Activation

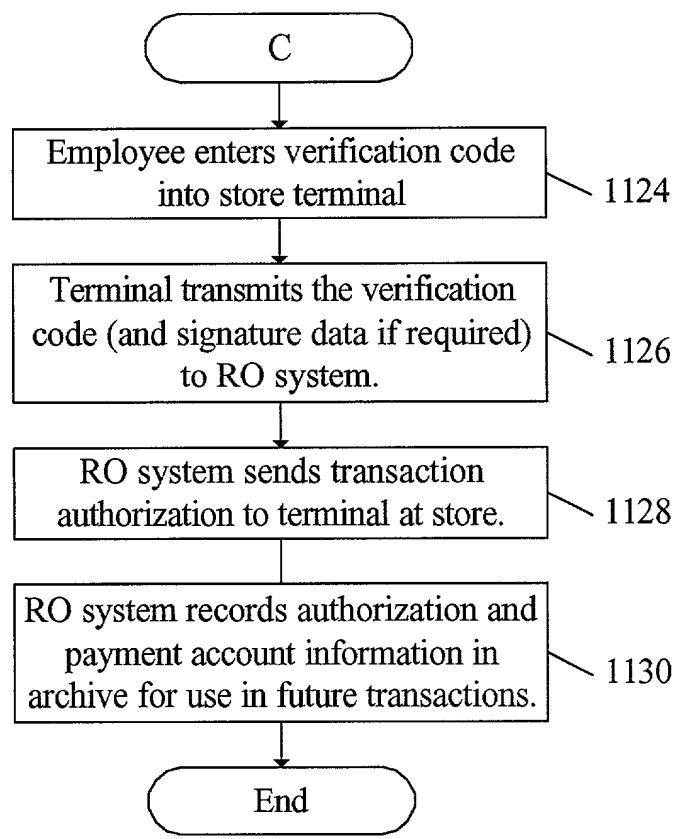


Figure 4 D. Account Activation

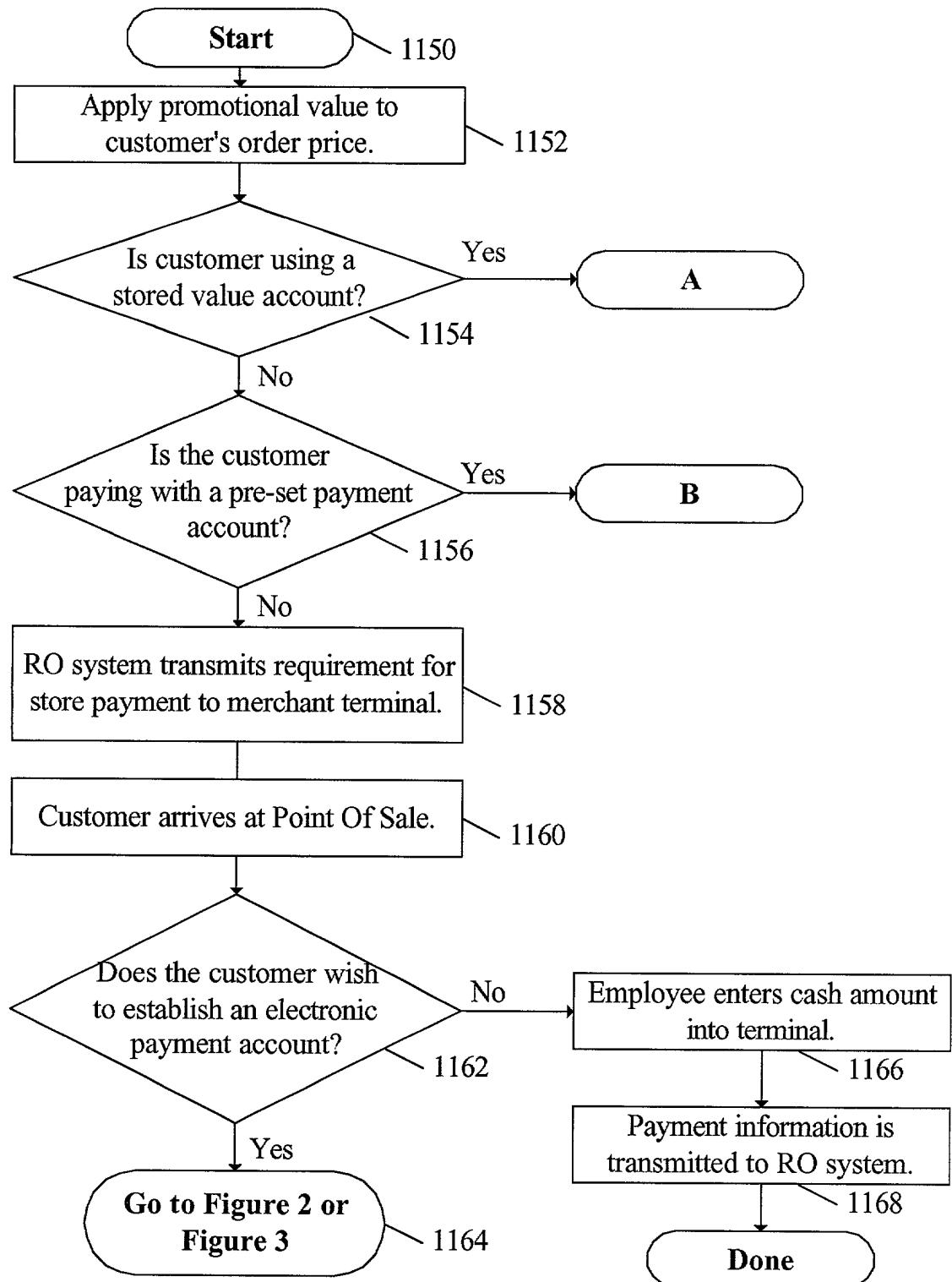


Figure 5 A. Recurring Payment

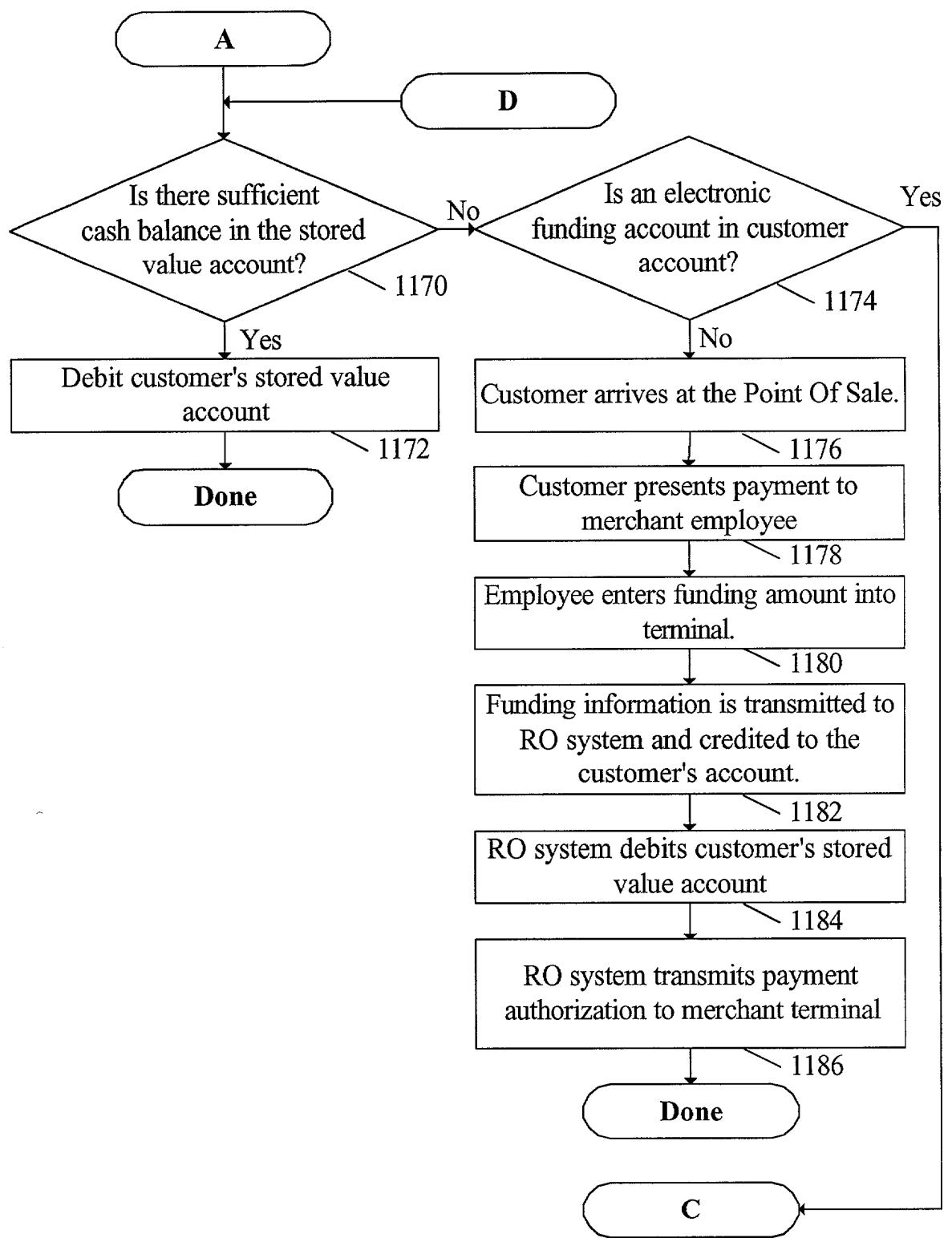


Figure 5 B. Recurring Payment

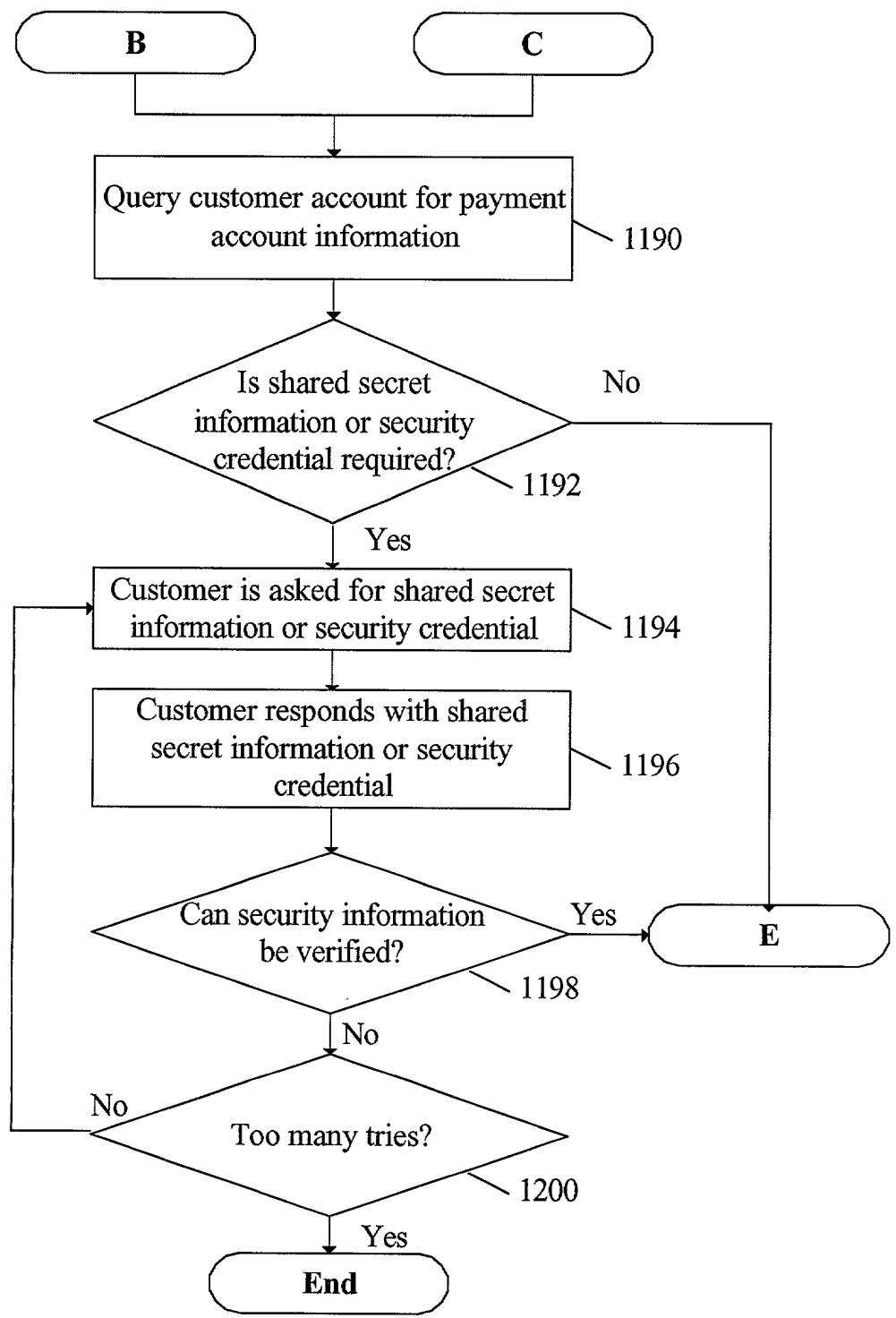


Figure 5 C. Recurring Payment

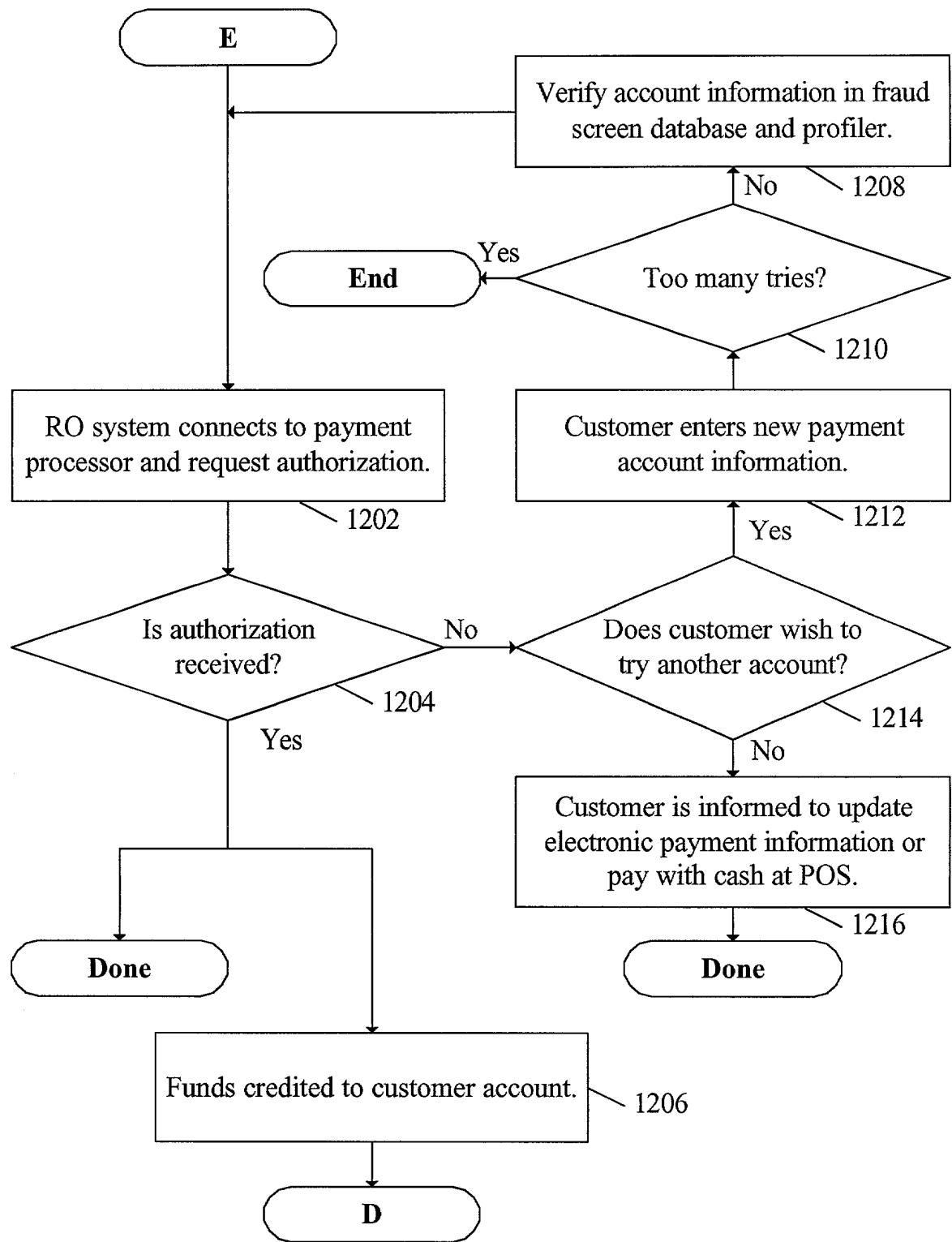


Figure 5 D. Recurring Payment

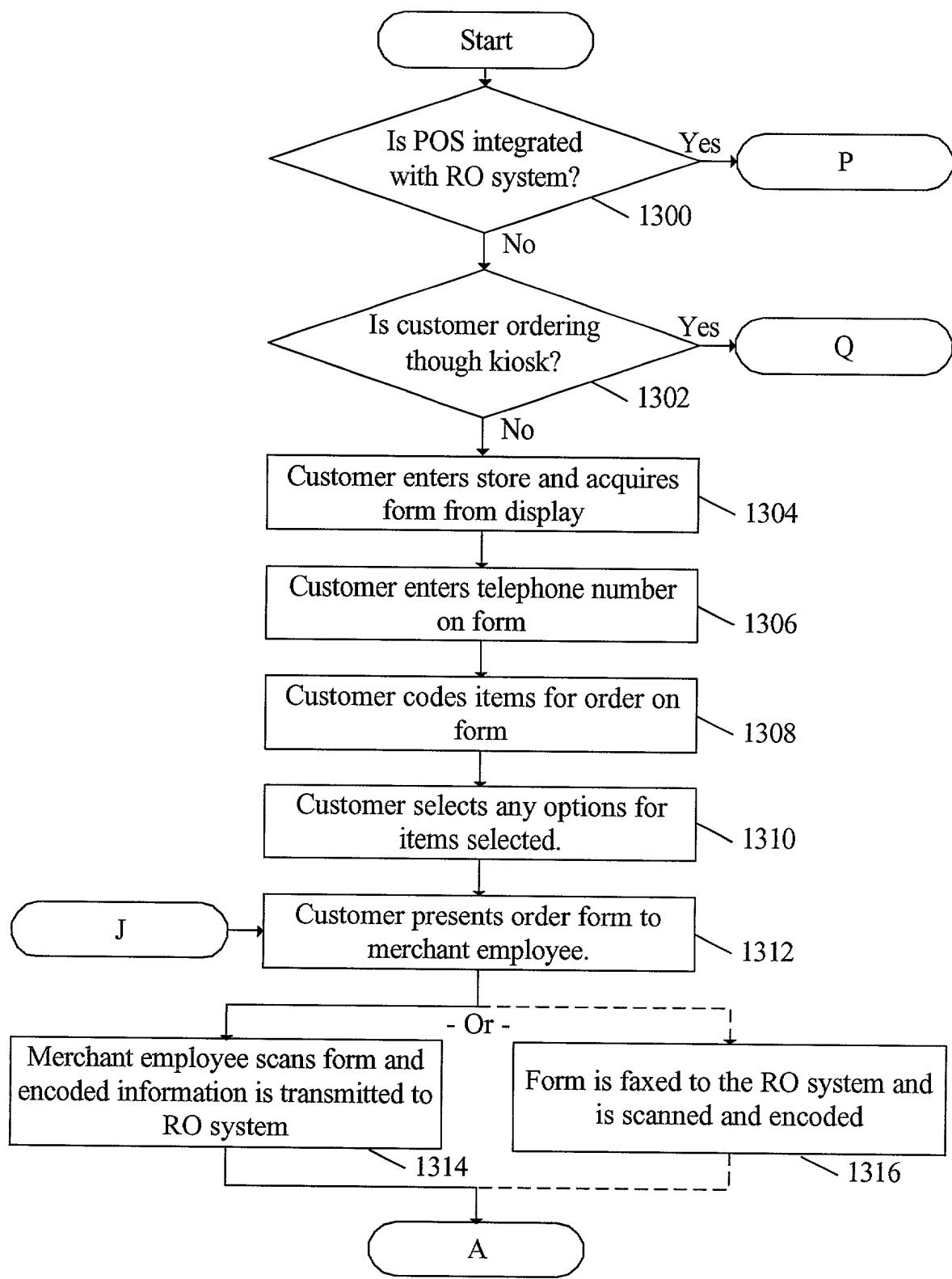


Figure 6 A. In Store Order Process

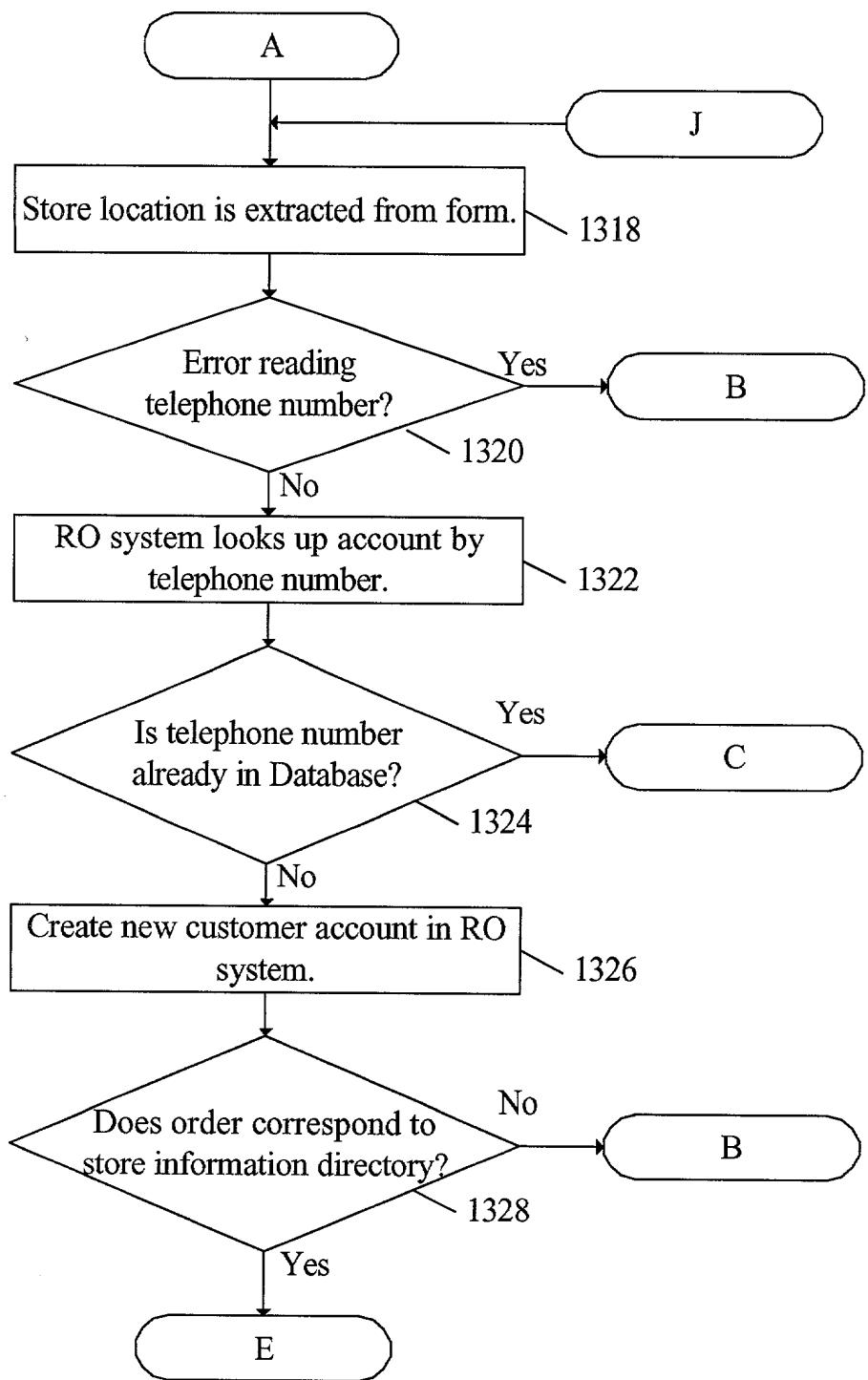


Figure 6 B. In Store Order Process

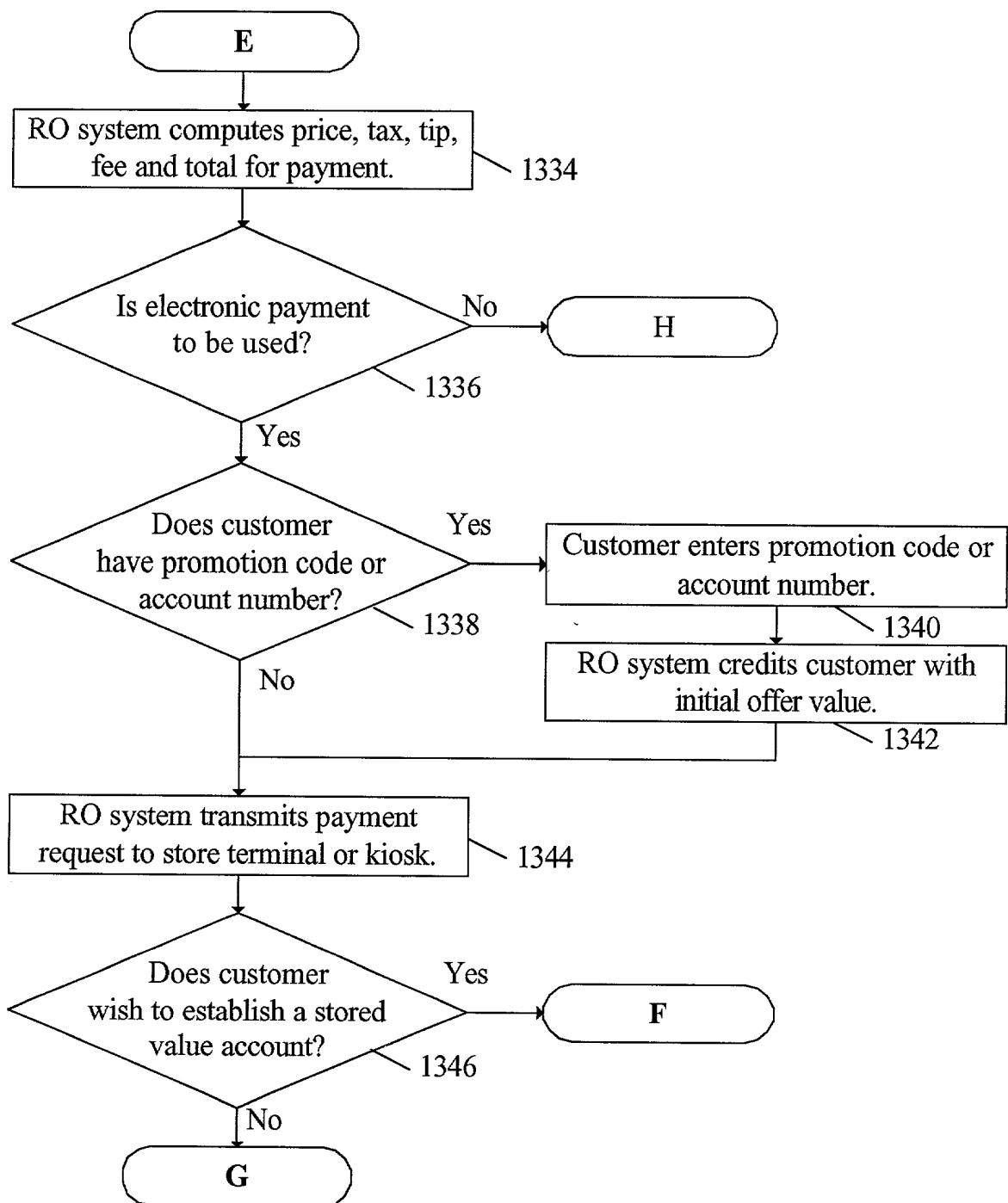


Figure 6 C. In Store Order Process

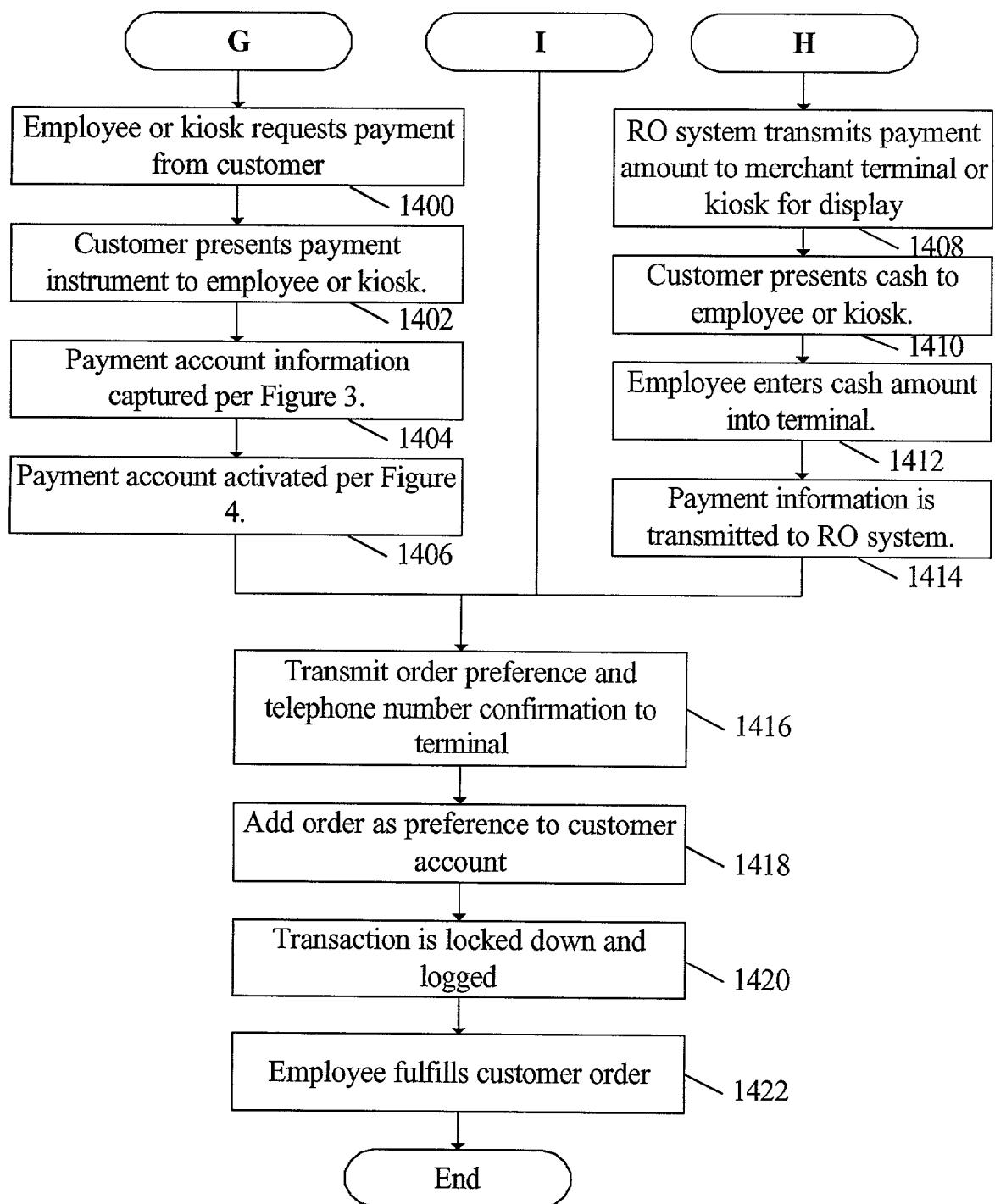


Figure 6 D. In Store Order Process

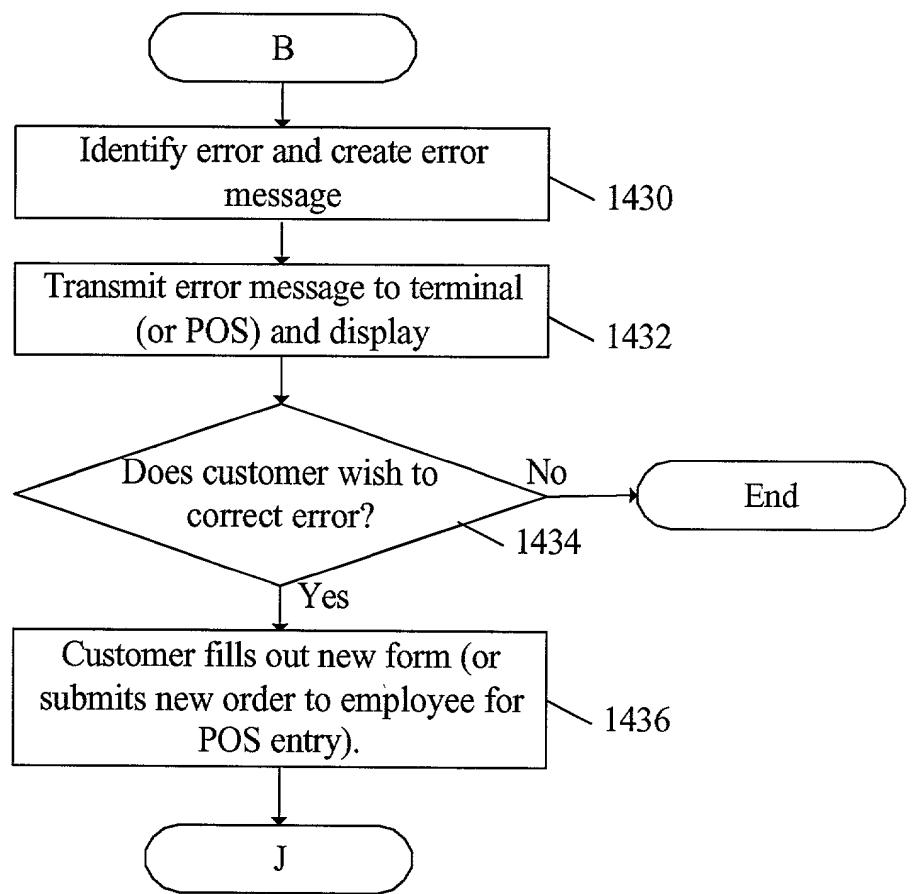


Figure 6 E. In Store Order Process

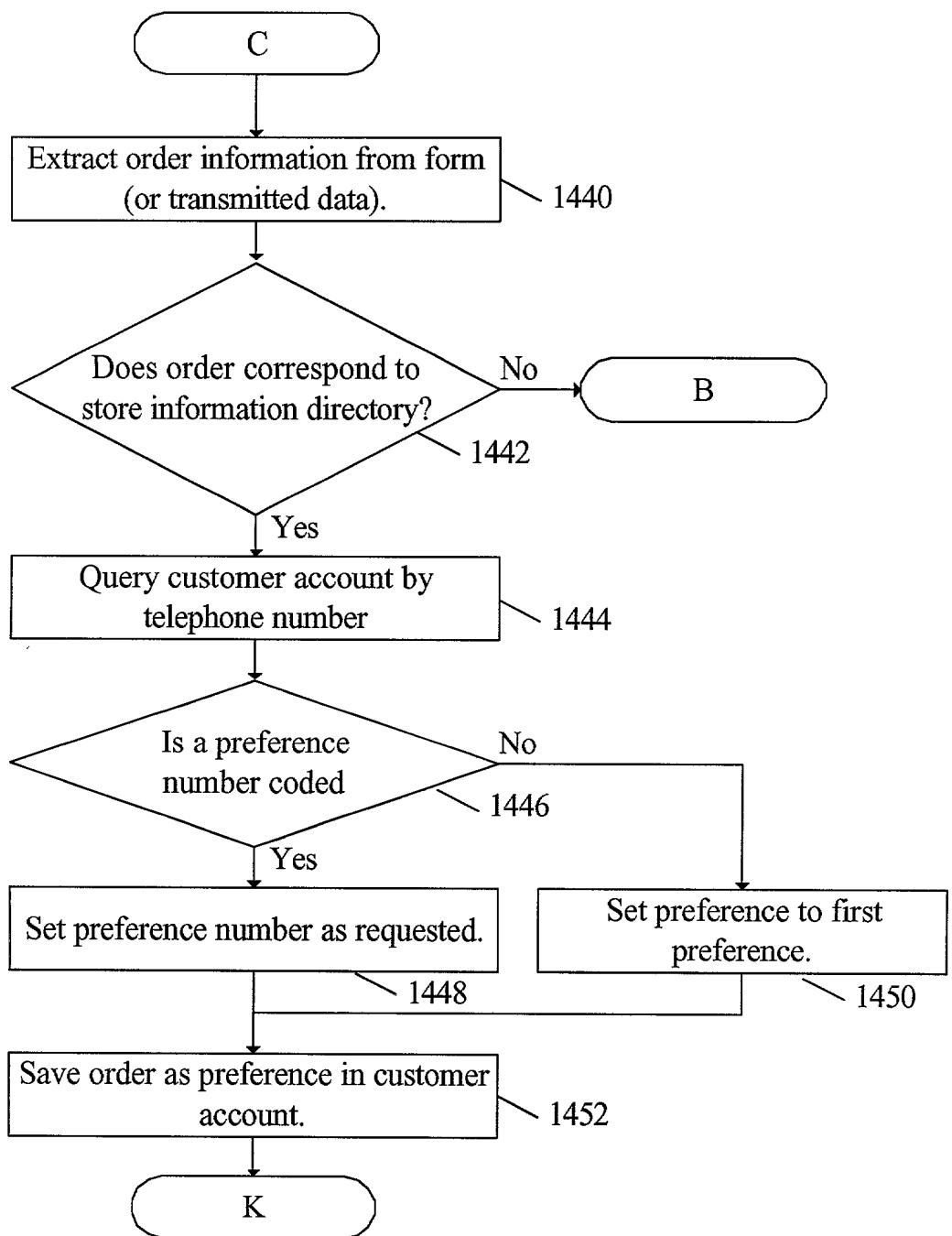


Figure 6 F. In Store Order Process

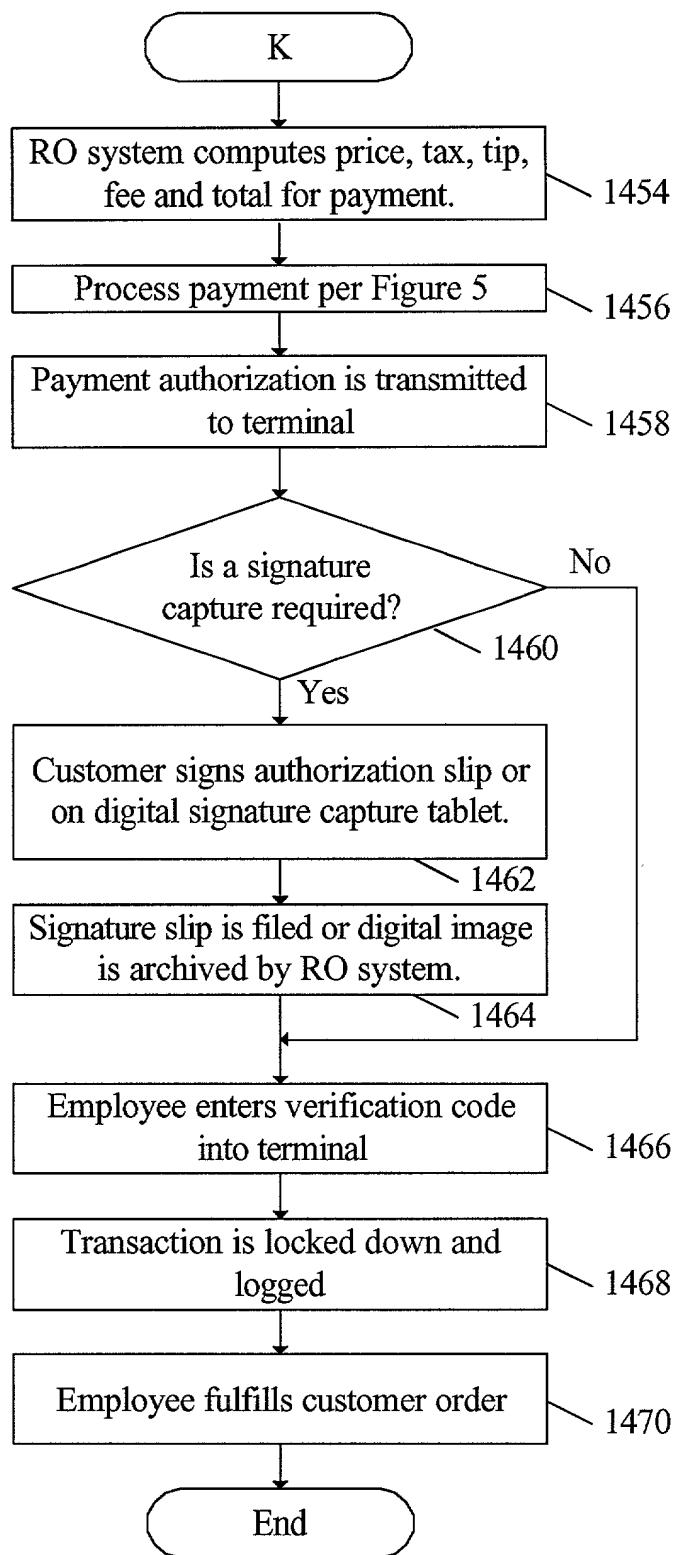


Figure 6 G. In Store Order Process

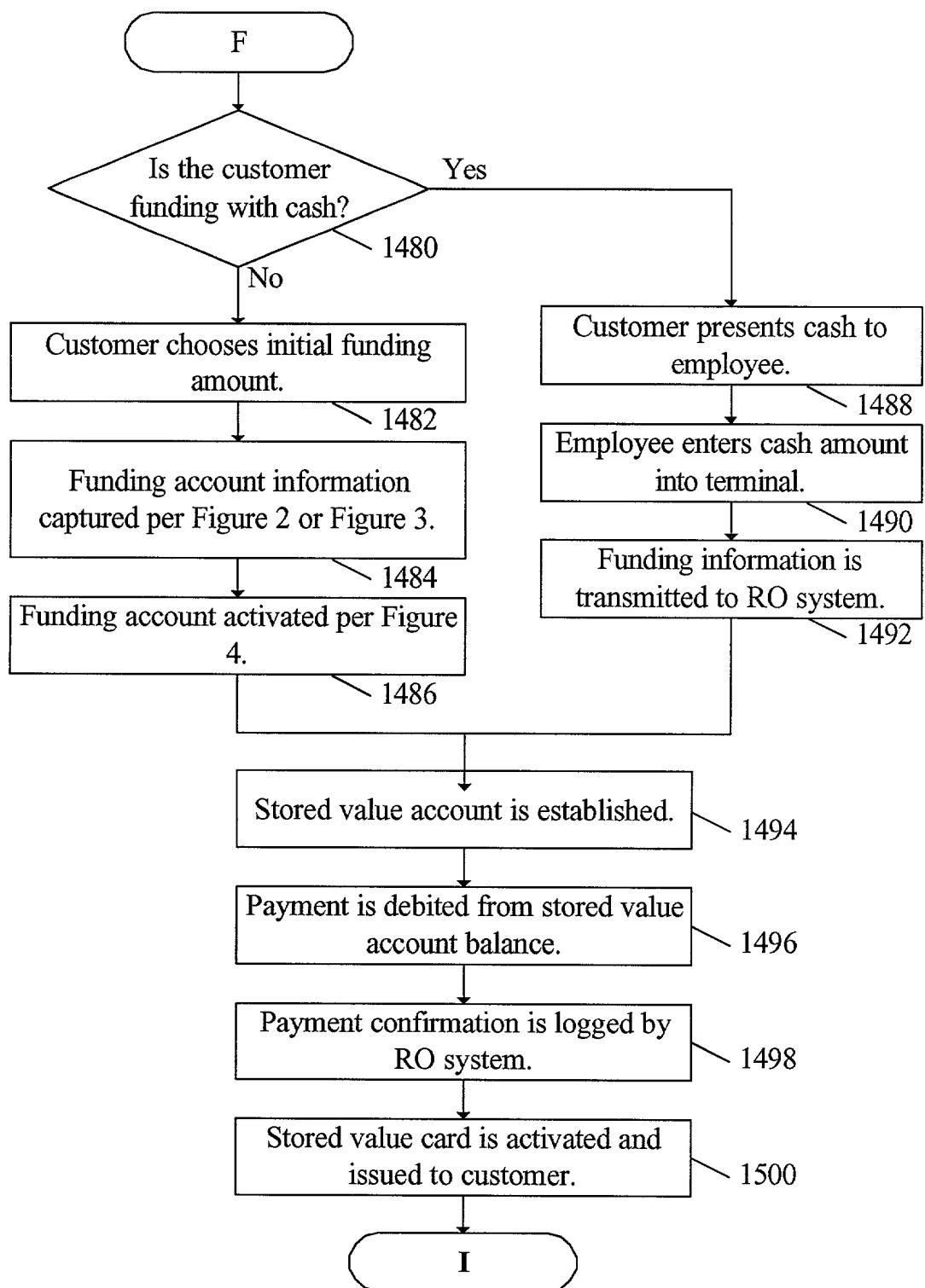


Figure 6 H. In Store Order Process

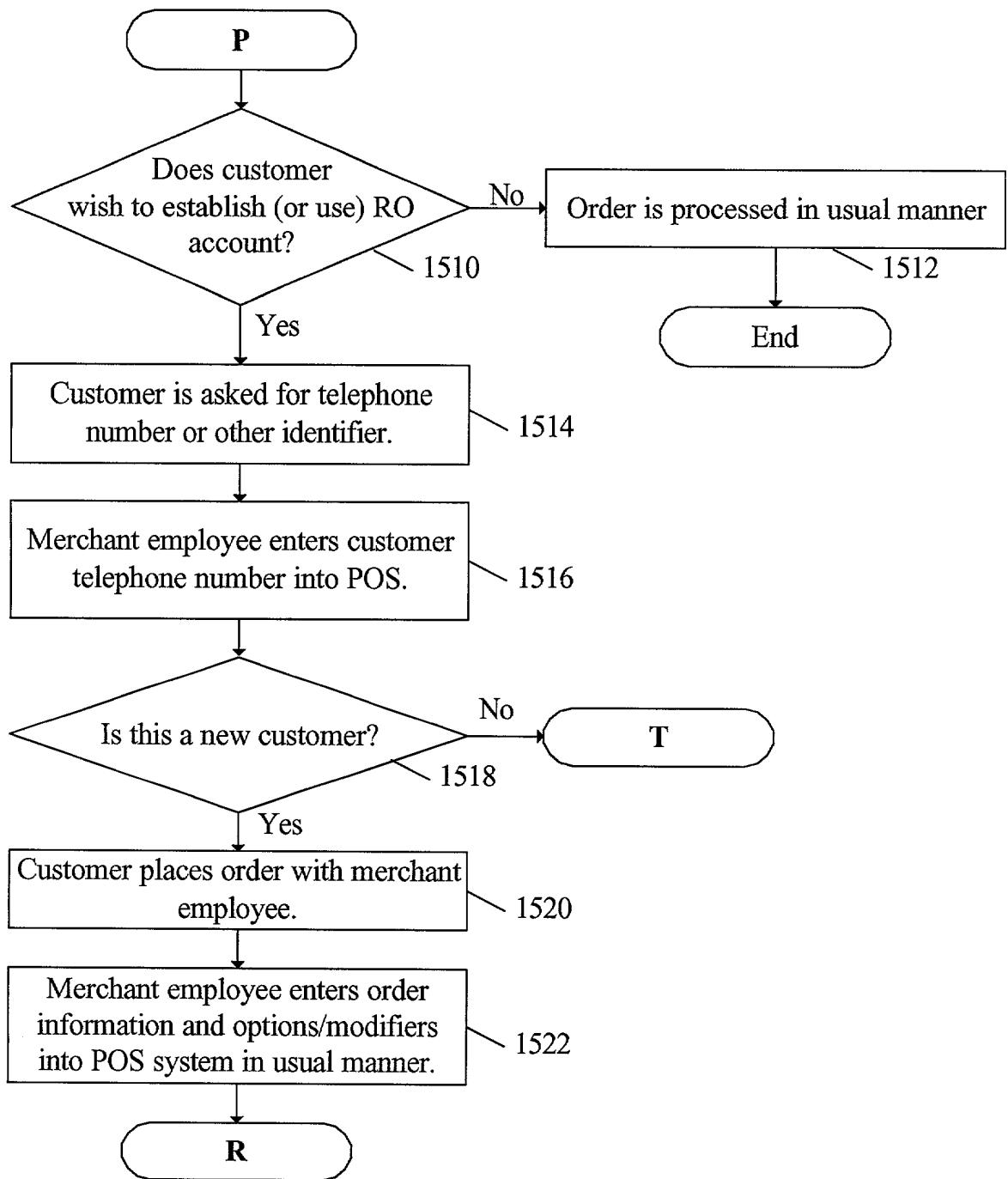


Figure 6 I. In Store Order Process

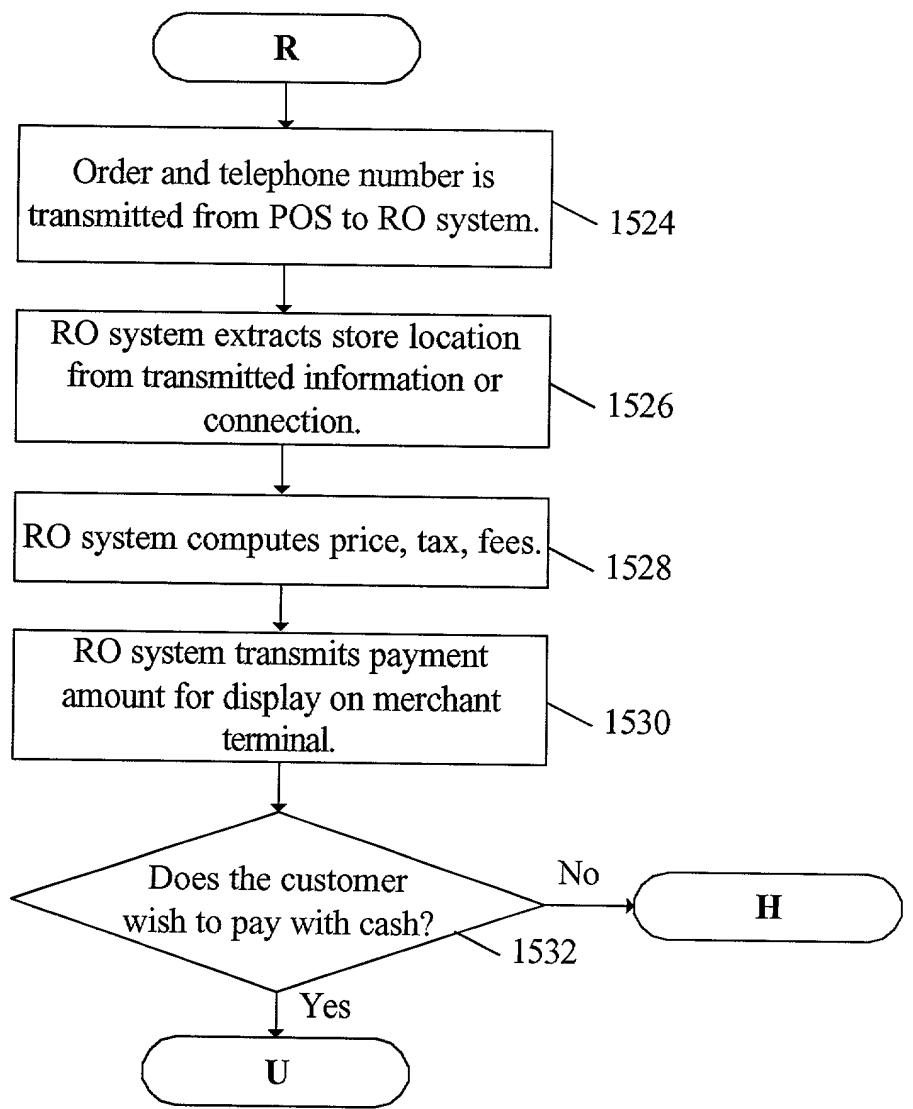


Figure 6 J. In Store Order Process

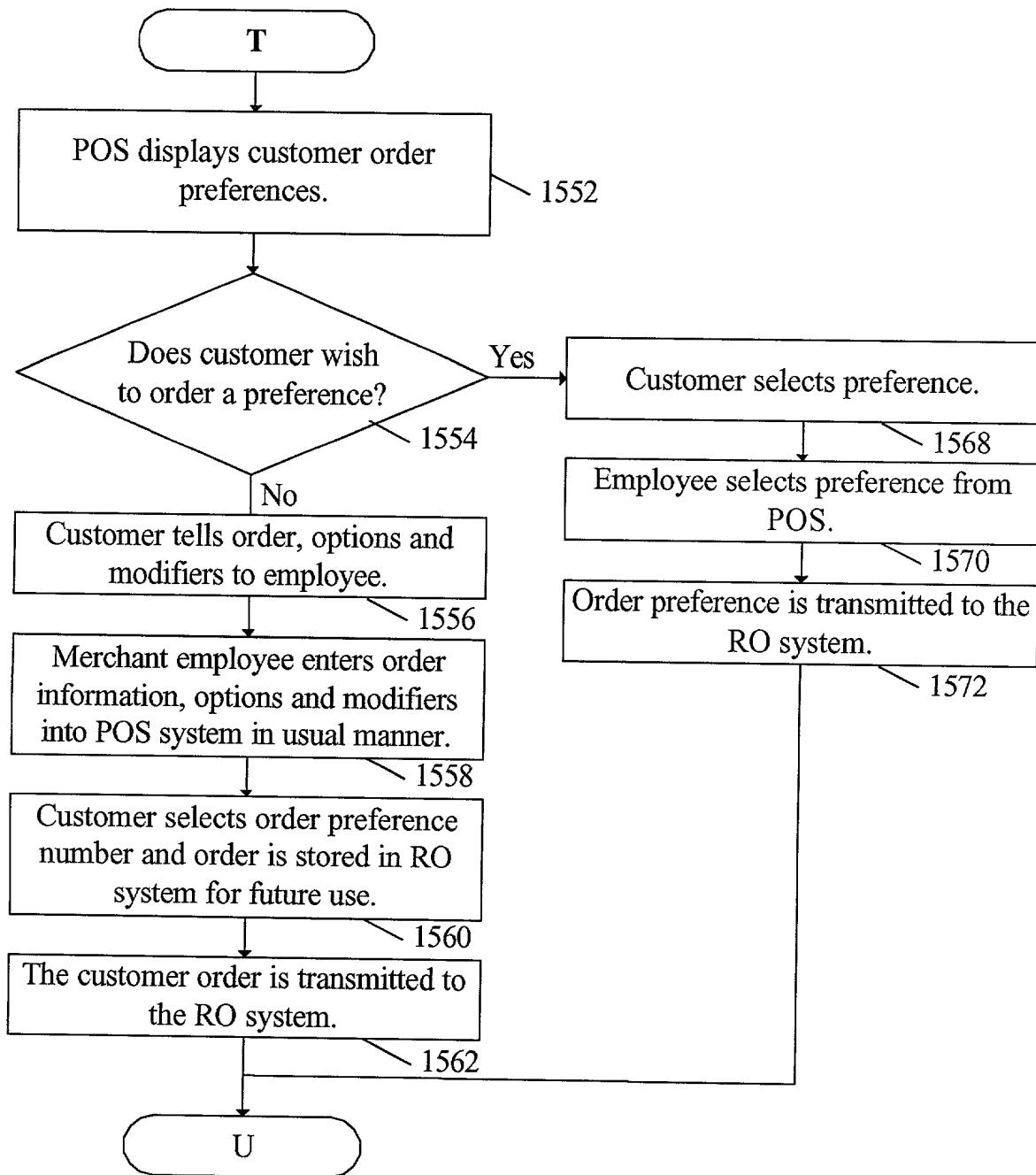


Figure 6 K. In Store Order Process

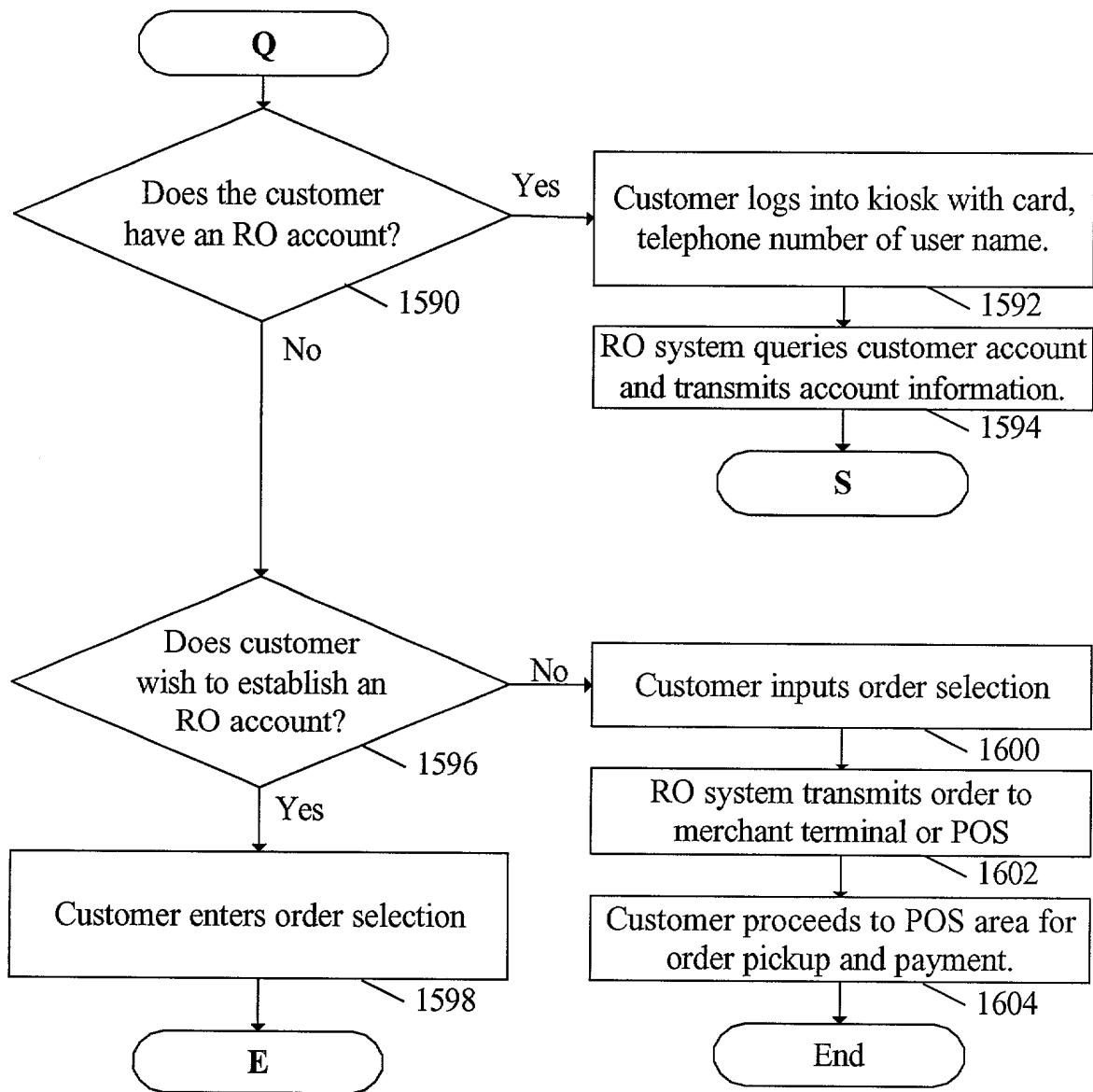


Figure 6 L. In Store Order Process

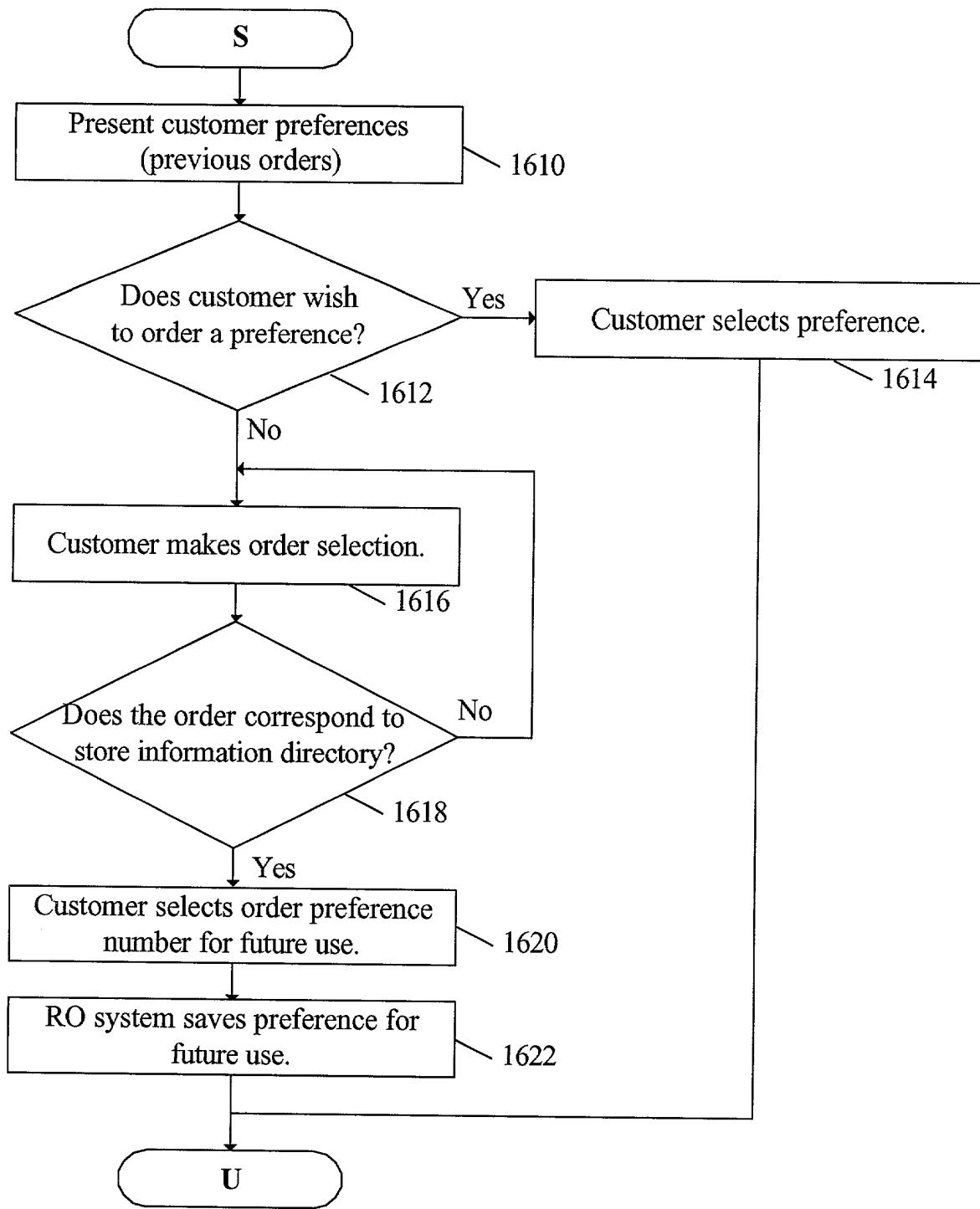


Figure 6 M. In Store Order Process

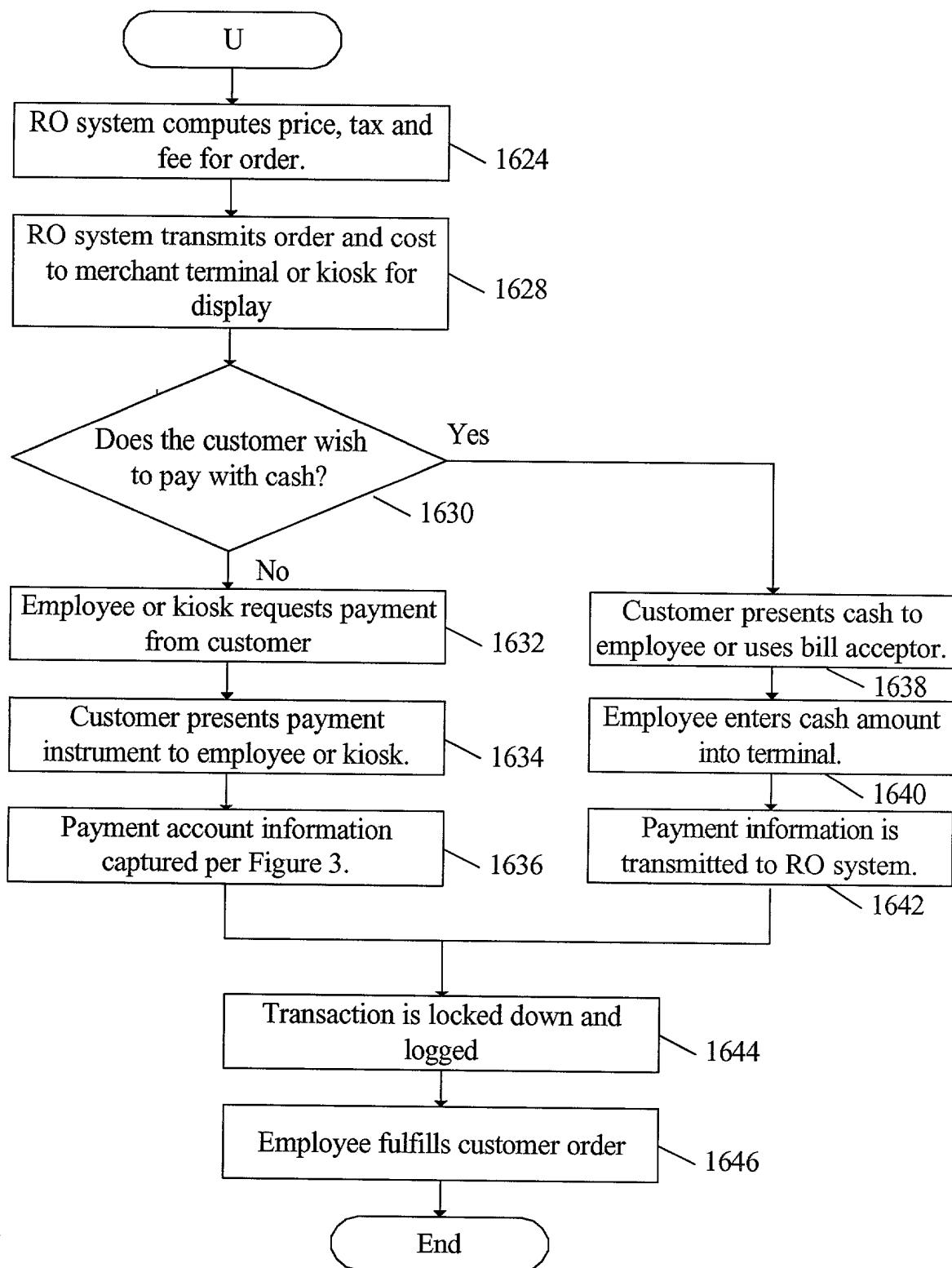


Figure 6 N. In Store Order Process

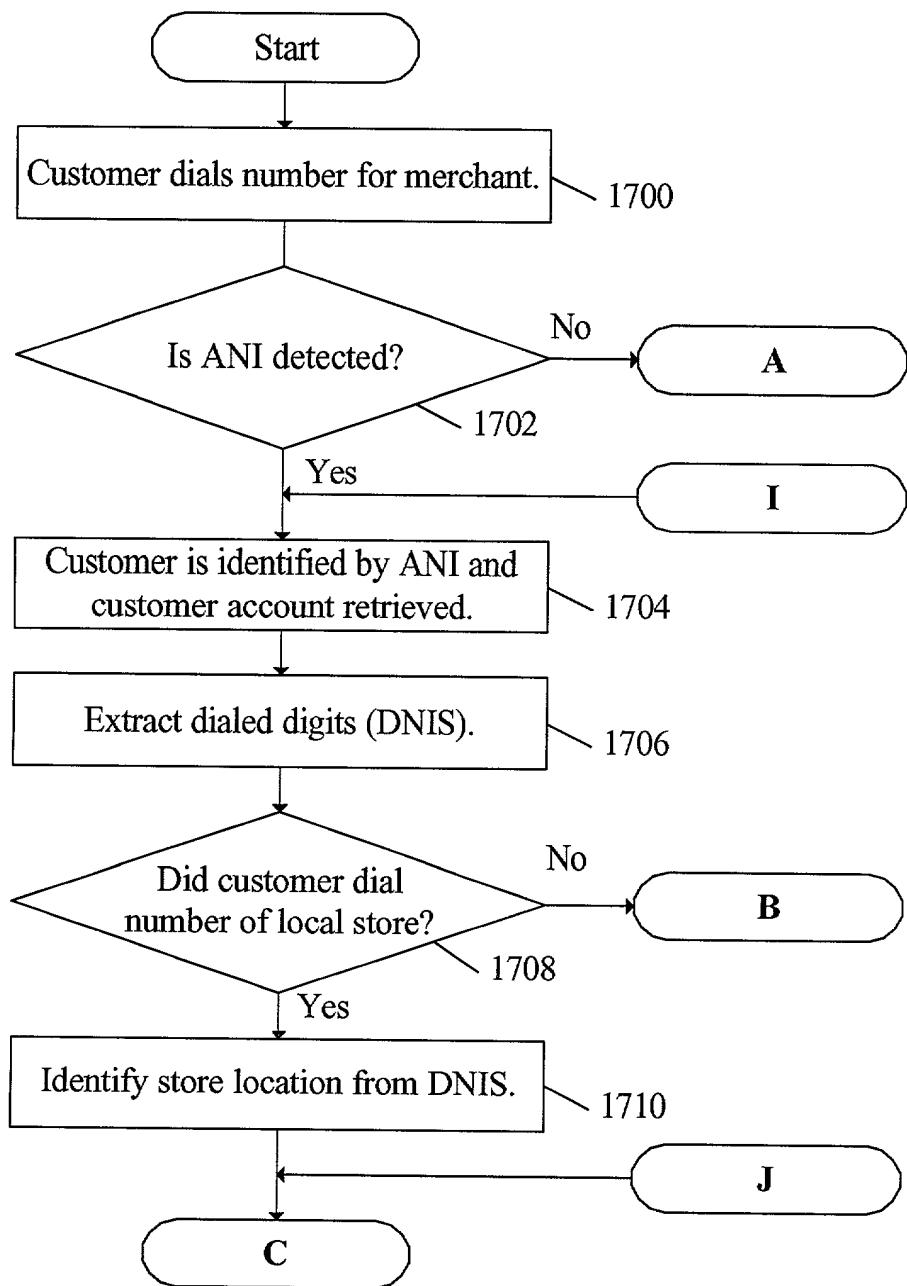


Figure 7 A. Telephone Order Process

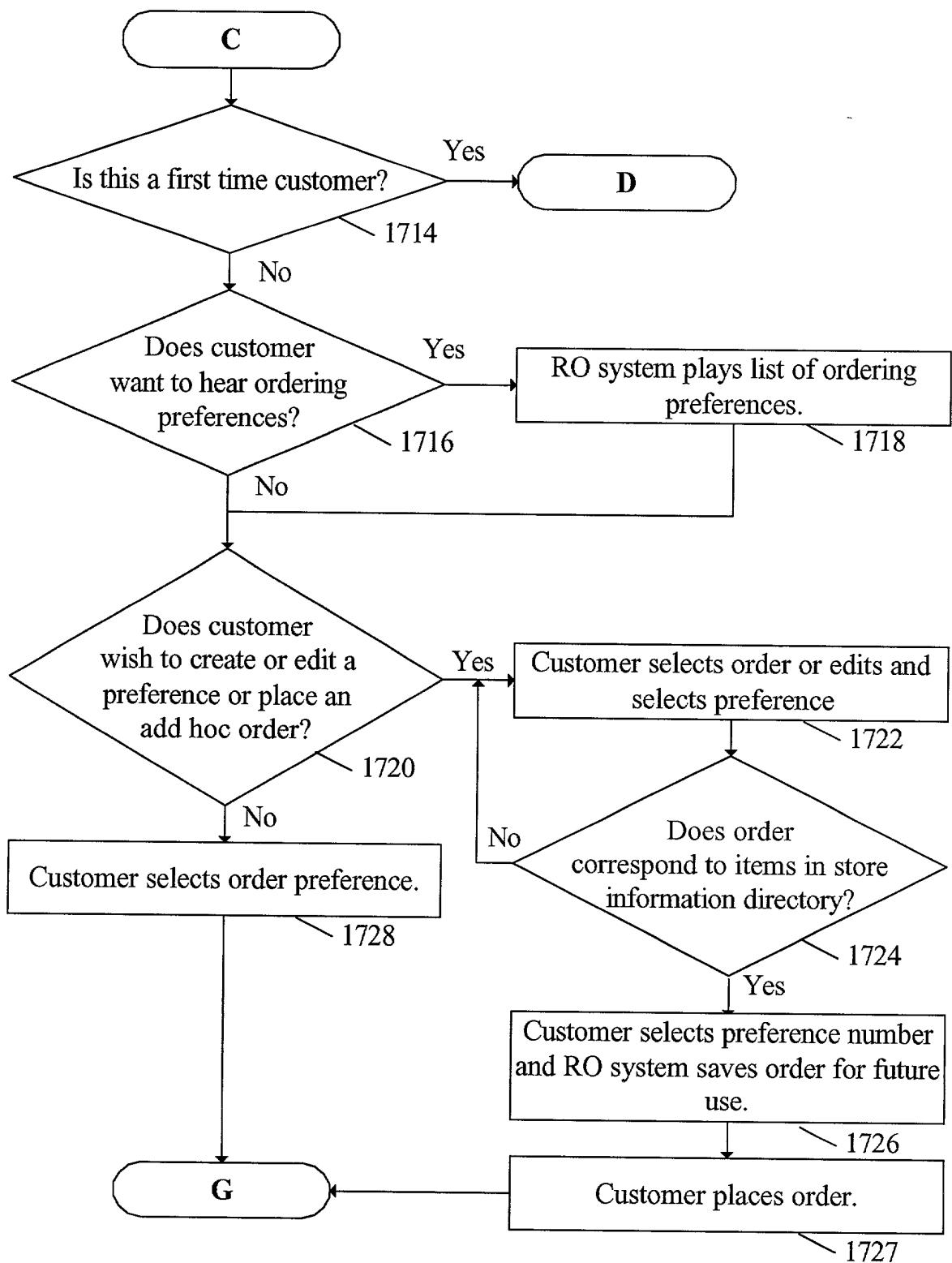


Figure 7 B. Telephone Order Process

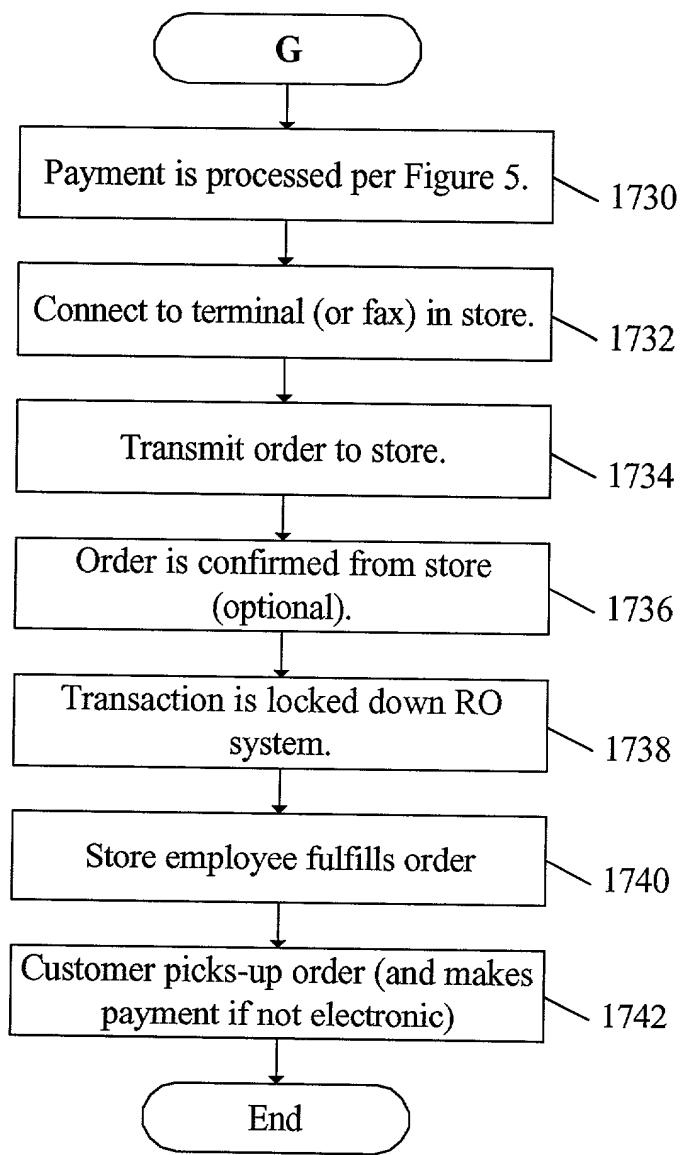


Figure 7 C. Telephone Order Process

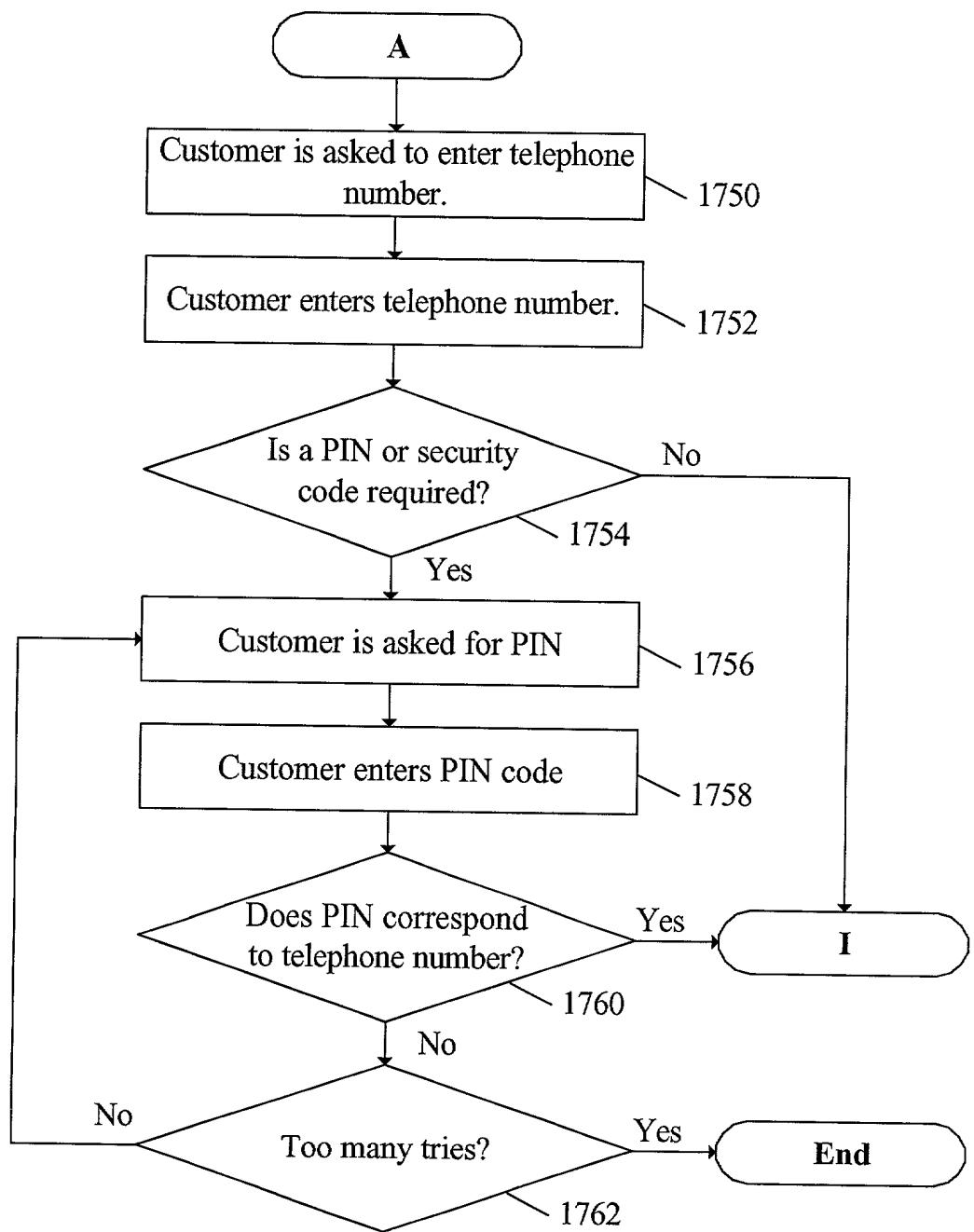


Figure 7 D. Telephone Order Process

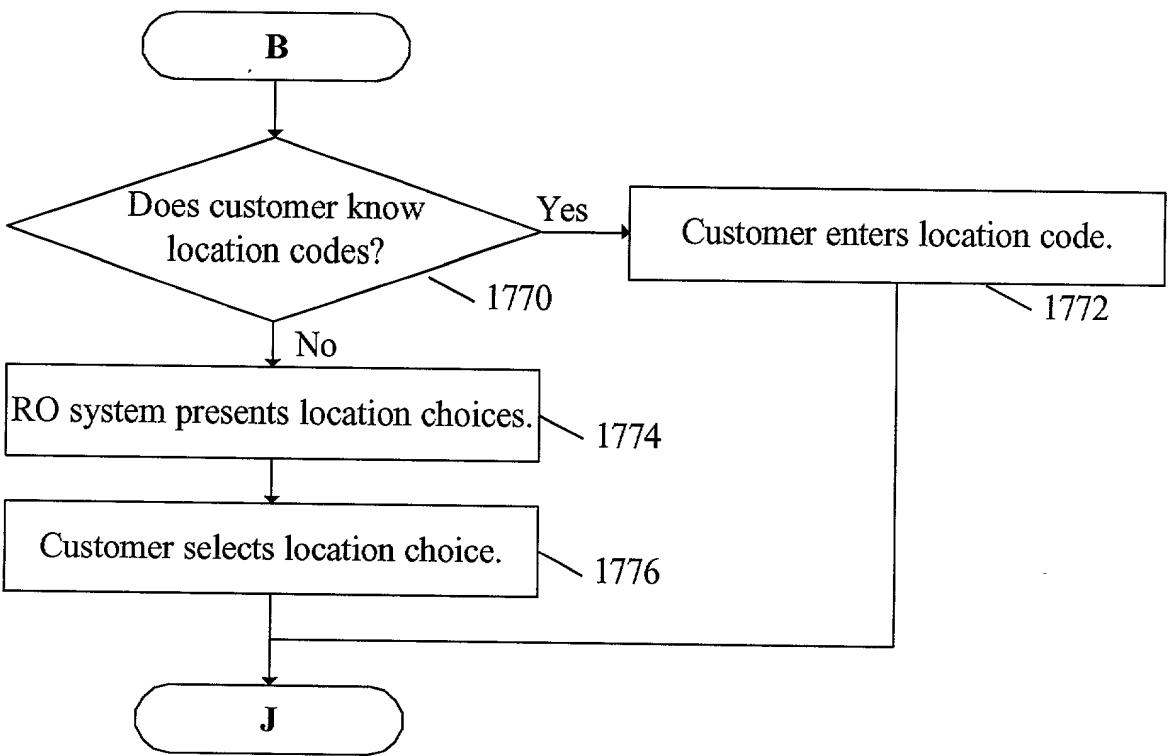


Figure 7 E. Telephone Order Process

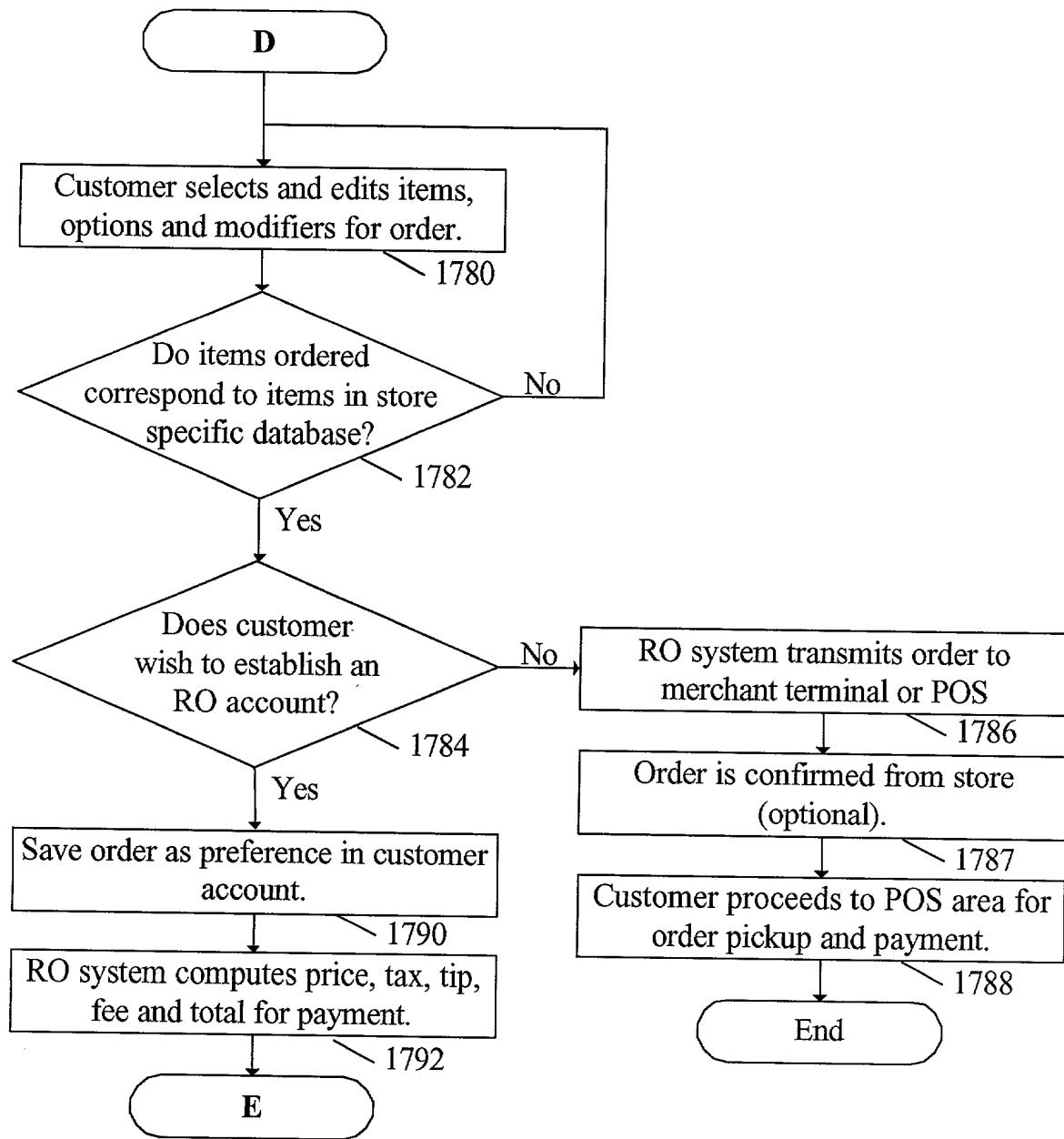


Figure 7 F. Telephone Order Process

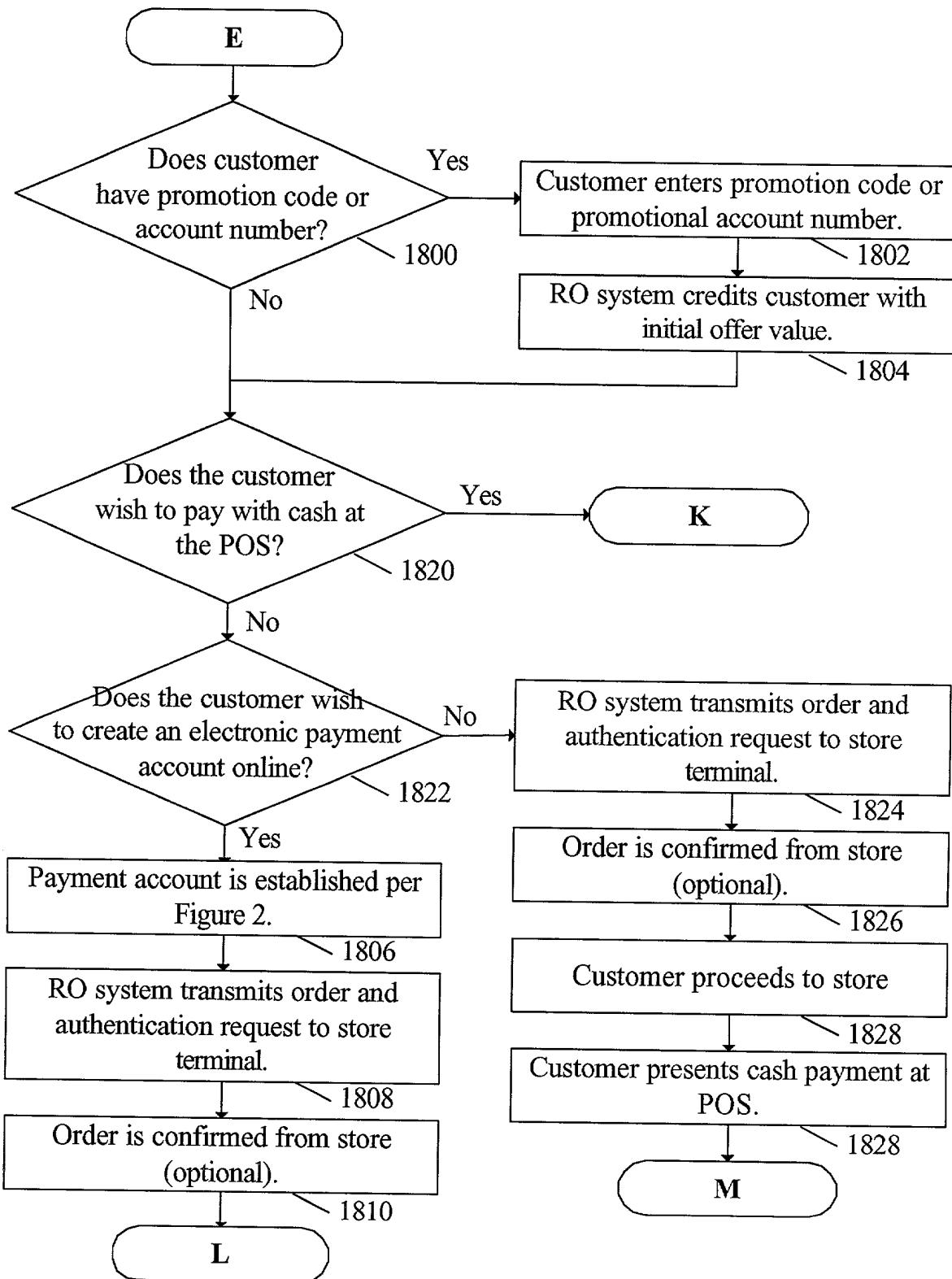


Figure 7 G. Telephone Order Process

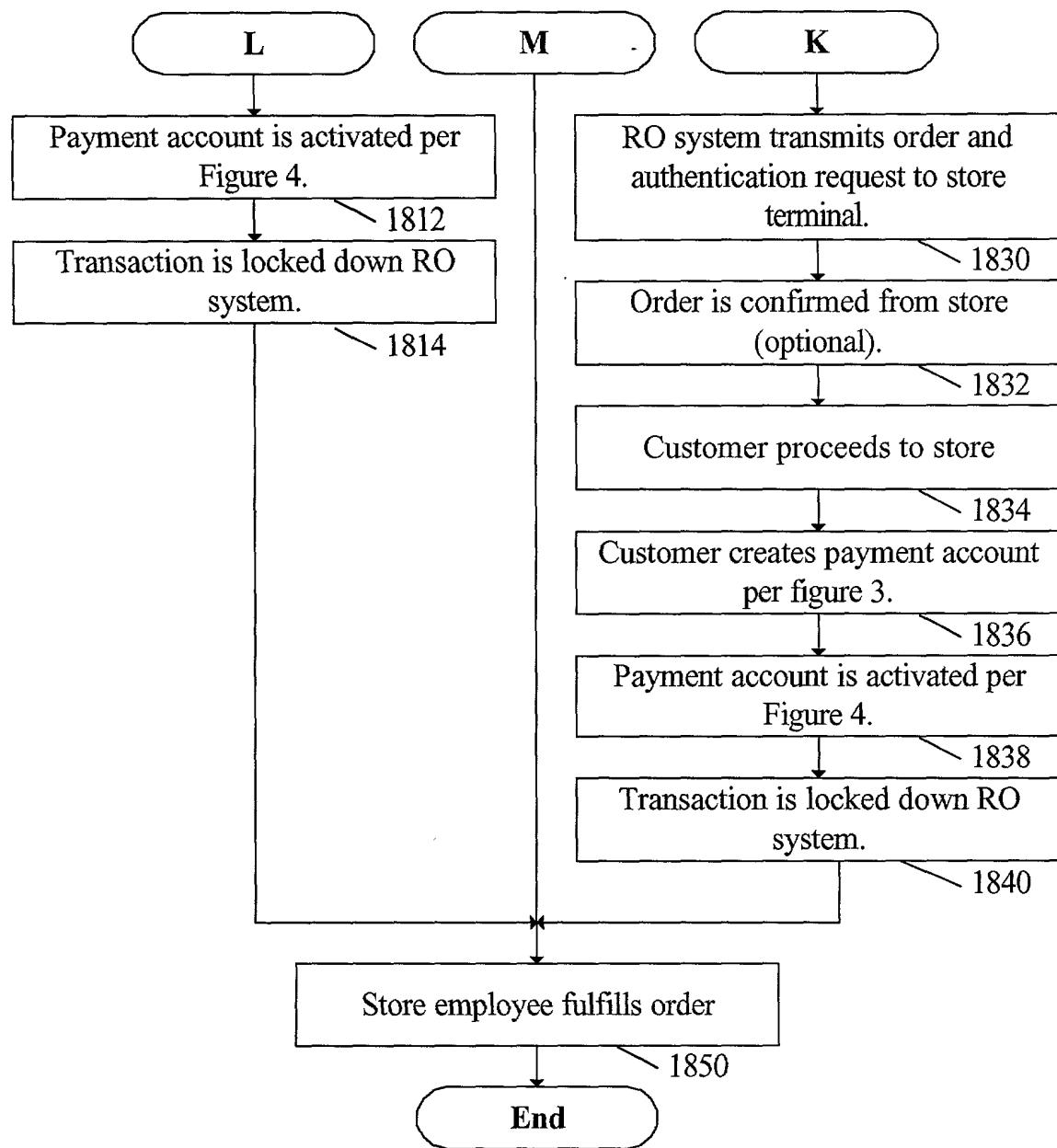


Figure 7 H. Telephone Order Process